‘We don’t do credit’: Nijera Kori, social mobilisation and the collective capabilities of the poor in rural Bangladesh

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1. INTRODUCTION

1.1. The NGO sector in Bangladesh

There are around 22,000 NGOs in Bangladesh. Nearly 80% of its villages have some form of NGO presence and around 35% of the country’s population directly benefit from NGO activities. They clearly form a prominent strand of civil society organisations in Bangladesh and are certainly the dominant one in relation to development activities.

However, although references are frequently made to the ‘NGO sector’ in Bangladesh, they are in fact a highly diverse set of organisations with very different strategies (Thornton et al., 2000). Some of these are internationally known. There are the alternative financial organisations, usually engaged in group-based lending to the poor. The Grameen Bank which now has quasi-bank status is the best known of these. There are a number of NGOs offering social services, such as Gonoshasthya Kendra, a radical health-based organisation. There are those like BRAC which provide a combination of social services, microcredit and some level of awareness training and Proshika which combines the provision of education and credit with social mobilisation. At the other, less well-known end of the spectrum are a range of smaller, often highly localised NGOs, providing services, usually with a strong micro-credit component, to target groups within a particular area. Most development-related NGOs in Bangladesh follow a group formation strategy and claim to address the needs of the poor. Whether they do so, and how effectively, remains a matter of contention.

NK is, in many ways, a unique organisation within the universe of NGOs in Bangladesh. It began out as a privately initiated response by an expatriate nutritionist working with a development agency to the distress of destitute rural women who migrated into Dhaka city in the aftermath of the 1974 famine. In this early phase, it was a relief-oriented initiative, providing food, shelter and income-generating skills to these women. It became inactive after its founder’s departure from Bangladesh. It was revived again in 1979, when the staff (mainly women) of CUSO’s Women’s Programme, dissatisfied with the welfarist direction the programme was taking in
A further change of direction took place in 1980 when large numbers of field organisers left BRAC to join Nijera Kori. Here too, the cause of dissatisfaction related to programmatic concerns, in this case with BRAC’s gradual move away from a primary focus on raising awareness and building the organisations of the poor to an increasing stress on service delivery functions. The particular analysis of the causes and manifestations of, and longer-term solutions for, poverty and social injustice which underpinned the dissatisfaction of this group played an important role in shaping the direction and content of NK’s future activities. Thus while strictly speaking, NK has been in existence since 1976, the organisation I will be discussing in this paper really began in 1980. Since then, what has set NK apart from perhaps every other NGO in Bangladesh is that it has eschewed all forms of service provision for the poor and concentrates instead on mobilising them to claim their entitlements and demand their rights. Nijera Kori means ‘we do it ourselves’. At a time when Bangladesh has rightly become famous for its innovations in the arena of credit, NK staff humourously say that their other name is: ‘We-don’t-do-credit’.

This paper is about Nijera Kori. It has two objectives. The first is to provide a case study of an organisation whose goal is to ‘make rights real’ for the poor in a country where rights have an uncertain status in the lives of most people, but are particularly precarious for the poor. The second is to develop a framework and methodology for capturing the social processes through which NK achieves, or fails to achieve, its

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1 BRAC, in the early 1980s, experimented with two different approaches: its outreach programme, which focused on social mobilisation, and its Rural Training and Credit Projects, which offered integrated credit services. By the late 1980s, BRAC had decided to scale up the latter approach. This shift in direction was not unique to BRAC. The early concentration of mainstream NGOs in Bangladesh on social mobilisation to combat the power structure had brought a strong backlash from rural elites during the period of martial law. There was a general move away from these aspects and towards service delivery, with an increasing concentration on credit (Netherlands Ministry of Foreign Affairs, 1998). This led to a gradual professionalisation of NGOs and an increasing emphasis on measurable achievements of the kinds that social mobilisation activities do not lend themselves to with ease.
goals. The analysis in the paper is based on a variety of different sources: my own personal long-standing knowledge of NK through informal association; NK’s own documentation of its activities, the secondary literature on NK, interviews with members of NK staff and brief field visits to NK areas and interview with its group members. This paper is not intended as a rigorous evaluation of NK but as a synthesis of the existing information on the organisation in order to reflect on what it represents and as a preliminary to conducting more systematic research in the future.

1.2.  Conceptualising empowerment: from individual achievement to social transformation

Let me start the paper by conceptualising the idea of empowerment which forms the keystone of NK’s work in the field. I will be drawing on ideas put forward in an earlier paper (Kabeer, 1999a and b), but adapting it to take account of the specificities of NK’s vision and goals. For the purposes of this paper, I would like to define empowerment as the processes of change through which those who have been denied the ability to articulate their needs, exercise their rights and influence the decision-making processes which shape their lives are enabled to do so. These changes can occur in a number of inter-dependent dimensions - resources, agency and achievement - each of which contributes, and benefits from, changes in the others.

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2 This is a more collective notion of empowerment to that outlined in Kabeer (1999a and 199b) where I worked with a more individual notion of empowerment which I defined as the processes by which people gained the capacity to exercise choice in strategic areas of their lives in ways that did not impinge on the capacity of others to do the same.
The *resource* dimension relates to a variety of tangible as well as intangible resources. It encompasses conventional economic resources, for instance: eg. land, jobs, equipment, assets, finance. Resources can be embodied in the human being in the form of education, analytical and practical skills, knowledge, creativity, imagination and wisdom. And finally, they can be social in nature, encompassing the social networks, associations and connections through which people are able to improve their situation and life chances.

Resources are distributed in society through a variety of different institutions (household, kinship and community; markets and the economy; and the state in all its different manifestations). By extension, they are distributed according to a variety of different principles (norms, claims, entitlements, rights, ‘rational’ choice) and through a variety of different institutional arrangements (patron-client relationships; illicit dealings; informal market transactions; formal contractual transactions: public sector delivery), all of which entail very different terms of access. Thus access to resources may entail highly demeaning forms of relationships or exploitative conditions of work or it may be achieved in ways which promote dignity and self-esteem. The terms on which the poor gain access to resources are as important as the resources themselves when empowerment is at stake.

The second dimension of power relates to *agency*, the ability to define and articulate needs and priorities and to act upon them. Agency is about more than the ability to act; it also encompasses the meaning, motivation and purpose which individuals bring to their activity, their *sense* of agency. It thus refers to inner, cognitive processes of reflection and analysis as well as to more observable forms of action. While agency is often operationalised in the social science literature, particularly in the economics
literature, as ‘decision-making’, I am taking it here to encompass a much wider range of behaviour and to entail individual as well as collective action and reflection.

Resources and agency together constitute what Amartya Sen refers to as ‘capabilities’, the potential that people have for living the lives they want, of achieving valued ways of ‘being and doing’. This idea of achievement constitute the third dimension of empowerment. The failure of poor and disenfranchised groups of people in a society to achieve their valued goals is a reflection of underlying asymmetries in their basic capabilities. Empowerment can be seen as providing these groups with the capabilities they need to achieve their valued goals, without violating the rights of others to do the same.

Each of these dimensions can be defined in terms of the individual: individual access to resources, individual forms of agency and individual goals and achievements. However, changes at the level of the individual can leave intact the stable structures of oppression which led to their disempowerment in the first place. A more sustainable process of empowerment therefore requires that changes in each dimension contributes towards changes in the underlying structures of constraint as well as their manifestations in individual lives; in other words, to a collective goal of equality and justice.

Empowerment thus entails changes at a number of different levels as well as in different dimensions (Figure 2). It involves change at the level of individuals and groups: in their sense of selfhood, identity and confidence, in how they perceive their interests and in their capacity to act. It involves change at what could be called the ‘intermediate’ level, the rules and relationships which prevail in the personal, social, economic and political spheres of life and which mediate how structures impact on individuals. And it involves changes in the deeper, hidden structures which shape the distribution of resources and power in a society and reproduce it over time.
Figure 1-2 Levels of empowerment

‘Deeper’ level: Structures of constraint (class, gender etc)

Intermediate level: Institutional rules, norms and practices

Individual level: Resources, agency and achievements

Such a conceptualisation of empowerment is the basis of the analytical framework summarised in Figure 3 which I will be using to discuss Nijera Kori’s achievements and shortfalls in the rest of this paper. In terms of this framework, NK can be seen to give priority to collective, rather than individual, empowerment although it recognises the importance of changes at the level of the individual, starting with individual consciousness. Its strategy is to provide poor and marginalised groups within society with those largely intangible resources which promote their self confidence and build their organisational capacity so that they are able to claim their rights through their own collective agency rather than the agency of others who act on their behalf. This collective agency is exercised in order to bring about changes in the rules, norms and practices in the institutions which govern their lives, the institutions of family, kinship and community as well as of state, markets and civil society. The premise that Nijera Kori makes is that these changes will in turn act on the ‘deeper’ structures of constraint which explain poverty, inequality and discrimination in Bangladesh and help to bring about radical forms of social transformation.

However, NK’s ability to achieve its immediate, intermediate and longer-term goals will depend on a number of conditions, some within its control and some outside it. It will depend, first of all, on the resilience of these deeper structures, how deeply entrenched they are in individual consciousness and collective practice. Secondly, it will depend on whether its strategy of building the organisational strength of the poor is indeed the most effective way of challenging these constraints. And finally, it will depend on whether as an organisation, it has the resources, above all, the human resources and commitment to follow through on this strategy and to adapt it to changing circumstances.
The rest of this paper considers these questions in greater detail. Section 2 describes the structural context in which NK works and how this has shaped its vision of social transformation and its strategy for achieving it. Section 3 provides an empirical documentation of NK’s activities in the field, the resources it provides, the forms of agency it promotes and its achievements, failures and setbacks. Section 4 discusses some methodological issues relating to monitoring and evaluating these changes as a way of understanding the processes of social change. Section 5 concludes with some general comments on the role of organisations like NK in achieving a more equitable development in Bangladesh.
Figure 1-3 Assessing the impact of social mobilisation

Structures of constraint (deeper)
Structures of constraint (intermediate)

NK strategy
NK capacity

Resources
Agency

Achievements

Wider impacts
(social, economic and political)

Structures of constraint (intermediate)
Structures of constraint (deeper)
2. **NIJERA KORI: CONTEXT, VISION AND STRATEGY**

2.1. *The need for social mobilisation in Bangladesh: the context of NK*

At the formal level at least, there is no dearth of rights in Bangladesh. The constitution of Bangladesh, promulgated in 1972, reflected the ideals of the liberation struggle and was founded on four pillars: democracy, nationalism, socialism and secularism. It has since been amended thirteen times, largely to accommodate shifting political realities, and today, only the commitment to democracy and nationalism is still intact. However, the progressive spirit of liberation remains in evidence in the continued constitutional commitment to universal human rights, including the fundamental right to life and personal liberty, privacy, equality and non-discrimination, freedom of movement, religion, expression, thought and conscience and property. Moreover the constitution provides that any existing law inconsistent with these rights will be considered void and no new law may be specifically enacted contravening fundamental rights. It also provides a specific right to enforce fundamental rights through petition to the Supreme Court.

In addition to fundamental rights, the constitution also contains fundamental principles of state policy which address the need for the state to ensure the availability of shelter, employment and education for all its citizens. Although these are stated to be non-justiciable, Article 8(2) of the constitution also provides that they shall be fundamental to the governance of Bangladesh, applied in the laws and a guide to constitutional and legal interpretation. As Dunn et al. (2000) argue, these impose a positive duty upon the State to take action to improve the socio-economic and cultural life of citizens. Finally, Bangladesh is also party to all the significant human rights treaties promulgated in the international arena. As Dunn et al. (op cit., p. 11) point out, the net effect of these various provisions is a strong constitutional commitment, coupled with clear international legal obligations, to protect human rights’. The reality, however, is very different.
The rights of citizenship are not enjoyed equally by all citizens in Bangladesh. Instead, there are various forms of inclusion and exclusion reflecting the resources available to individuals, their social identities and the social associations and networks that they are able to call on. In other words, the rights of citizenship are based on some combination of *who you are, what you have* and *who you know* with the result that some individuals and groups enjoy more rights and privileges than others, and indeed often at the expense of others. These problems of inequality and exclusion can in turn be traced to the workings of the key institutions of the society through which valued resources are distributed, the place of individuals in the social hierarchy ascribed or acquired and access to networks of influence permitted or denied.

The problem begins with flaws in the way in which rights and citizenship are defined within the constitution itself. Despite apparent commitment to the principle of equal rights, in fact, the constitution allows the principle to be suspended for certain categories of individuals (women, children and religious minorities, in particular), thus creating inequalities within the very definition of formal citizenship. Inequalities in definition are then compounded by the existence of many laws which are either outmoded or in conflict with constitutional rights, particularly those related to national security as well as personal laws entrenching gender and religious discrimination (Dunn et al., 2000). Other laws are simply not enforced. In some cases, it reflects apathy and indifference; in other cases, inadequacies in the apparatus of enforcement; and in yet others, the deliberate machinations of powerful vested interests in the society. Furthermore, lack of clarity makes any attempt at enforcement fraught with difficulty and conflict. The description of land rights in Bangladesh in Box 1 illustrates this confusion and the resulting potential for widespread violation.
Bangladesh's unique location at the delta of the three major rivers of the sub-continent has resulted in a dynamic system by which land is continually lost or gained as a result of river bank erosion and accretion. Between 1984-93, nearly 87,000 hectares of land was lost, and 50,000 hectares of new char land appeared as a result of these processes. Land survey and settlement provide a means of recording changes in area and characteristics of land, registering deeds and issuing land titles.

Access to land in Bangladesh can be through private or public transfers. However, private transfers tend to be restricted to the non-poor. For the poor, the main source of land rights is through public distribution and they have been given priority in the distribution of khas land. Settlement operations are intended primarily for the poor who do not have the time or money to mutate land records. Settlement operations result in the Record of Rights. When rights are transferred, the transaction needs to be registered for updating the records. Land administration in Bangladesh thus entails: survey and settlement; registration; and management of land records. There are problems associated with each of these functions which has contributed to the disenfranchisement of the poor in relation to their land rights.

1. **LAND SETTLEMENT**

There have been a number of settlement operations, the procedures of which have contributed to inconsistencies and errors in the recording of rights. These include:

- The original record of rights were created by the Cadastral Survey (1888-1940) and many are still accepted as evidence by courts.
- The State Acquisition settlement was conducted in East Pakistan in 1956-64 within a very short period. It concentrated on revising the record-of-rights, but without full-scale correction of existing village maps; many records were handwritten, leading to large-scale forgeries and tampering. A great deal of khas land ended up allotted to the rich.
- A Revisional Settlement was started in 1965-66 to rectify these problems. There are conflicting reports as to how near to full coverage the settlement achieved.
- A Zonal Settlement operation was launched in 1984 to undertake survey and settlement operations in 22 district headquarters simultaneously. However, budgetary constraints impeded this and the scope of work was reduced to 5 districts. The work is still going on. The World Bank estimates that record of rights for the entire country will be available by 2015-20 by which time their contents will be obsolete.

1.1. **Land registration**

Land registration merely records isolated transactions, it does not prove title, validate the transaction or even give the registration officer the authority to verify the authenticity of the deeds. The absence of a system of simultaneous mutation and registration increases opportunities for producing false deeds for multiple transfers of both private and government khas lands.
Along with these flaws in the legal definition of rights, the legal system offers uncertain recourse to justice. It is characterised by a ‘huge backlog of cases and delays; high costs and technicalities of litigation; lack of a credible and regular forum for conciliation, mediation and arbitration; obsolete substantive laws and regulations and lack of regulation in important areas; cumbersome, inefficient and time consuming procedural law’ (Dunn et al., 2000; p. 11). Even more troubling is the fact that justice can be bought and sold: cases are dismissed, prolonged and delayed for the right sum of money. The use of false litigation is increasingly used by powerful groups and individuals to secure their own interests. The chances of getting justice is, at best, random for most citizens, but it is particularly remote for those without resources, position or networks. However, social activists that I interviewed in Bangladesh, including members of NK, believe that the High Court in Dhaka is less open to corrupt practices and undue influence than local magistrates courts. This point is also reiterated by Dunn et al. (2000).

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**Land record management**

Some of the confusion in land rights system stems from the production and maintenance of different records for the same piece of land. At present, there are three sources of records:

- Registers kept under the Registration Act, 1908 and maintained by the Ministry of Law
- Records of rights maintained by the Assistant Commissioner (Land)
- Publication of results of settlement and revisional settlement operations which is the responsibility of the Directorate of Land Records and Surveys

This division of responsibilities for producing the initial record of rights and maintaining them over time results in inaccurate and incomplete records which are rarely updated.

Finally, along with denial of access to government khas land because the land has not been surveyed, has been incorrectly surveyed, is under dispute or has been illegally occupied, the poor also face problems of proving their poverty: Definitions of who is landless and qualifies for the purposes of settlement of khas land has undergone many changes over the past decades, breeding further confusion and allowing officials to exercise discretion to the detriment of the poor.

*Summarised from Sinha and Toufique, 2000*
Thirdly, there is no evidence that successive regimes have been committed to, or capable of, upholding basic rights. Despite the shift from military rule to democracy in 1991, the process of democratic transition is far from complete: ‘The workings of government are marked by their politically partisan nature and lack of transparency and accountability, repressive legislation remains in place, law enforcement and governance remains prone to political influence, and political participation – particularly of women, the poor, the minorities and disadvantaged groups – remains weak’ (Dunn et al, 2000, p. 8). Successive governments, regardless of political connection, have signed up to the existing raft of conventions on rights but there is little action in terms of following through. The dominant role occupied by donors in the development affairs of the country, and the need to maintain and attract foreign assistance, may be driving these commitments at a pace which bears no relation to the political will to implement them.

However, state actors do not merely fail to protect the rights of citizens, they actively contribute to their violations. The extensive controls over the allocation of valued resources exercised by state officials at all levels has given rise to widespread rent-seeking and corruption. Unable to pay the necessary bribes, mobilise the necessary contacts or exercise the necessary clout, it is the poor who go without water and power, receive no or lower quality education and health, are harassed by the police and the law courts at the instigation of the rich and left isolated when government contracts for infrastructure and embankments are diverted or misspent.

The ‘Consultations with the Poor’ carried out by the NGO Forum in Bangladesh in connection with the preparation of WDR 2000 (Nabi et al., 1999) singled out the police and local government officials for the most negative assessments (apart from money lenders) of all the institutions, formal and informal, which affected their lives. A survey on corruption by Transparency International-Bangladesh (1998) offers further damning evidence of the extent to which corruption is pervasive across the public sector: in the delivery of social services, such as health and education, in the judiciary and police, in the banking sector, the provision of municipal services as well as in public transport services. The thana police service was described as the most corrupt branch of public administration followed by the judiciary.
Beyond law and government, however, is a social system which breeds these inequalities and promotes systematic violations of the rule of law. This has been discussed in detail in number of academic studies and policy document (Adnan, 1987; Christensen, Rahman, 19; Wood, 1994; Dunn et al, 2000). Here we offer a selective summary of key elements of the social system which contribute to these outcomes:

♦ Highly unequal distribution of land as well as of the *de jure* and *de facto* possession of key natural resources such as water, fisheries, forests etc. in the countryside giving rise to a powerful landed elite and large class of landless labourers, sharecroppers and marginal farmers.

♦ Extensive bureaucratic control at both national and local level over resources and opportunities distributed by the state (eg. khas lands and water bodies, agricultural inputs, rural works. social sector services) leading to widespread corruption and rent-seeking at all levels of government.

♦ Segmented, frequently interlocking, markets in which those who have captured a disproportionate share of the means of production are able to wield monopolistic power over those with few assets apart from their labour power.

♦ The hierarchical organisation of social relationships along lines of kinship, class, social status, gender, religious and ethnic identity which gives rise to deference to authority and the acceptance of inferiority.

♦ The subordination of women within highly asymmetrical gender relationships which limit their access to resources and recognition. Cultural norms and practices, such as the patriarchal organisation of households, patrilineal inheritance systems, dowry, early marriage and female seclusion underpin this subordinate status. While religion also plays an important role in sanctioning many of these practices, the rise of fundamentalist forces, aligned with particular political parties, have sought to use religion to further reinforce women’s inferior position in society.
A recent overview of the state of human rights and democracy in Bangladesh (Dunn et al., 2000) concluded by singling out two major barriers to their realisation. The first was poverty. The poor, particularly poor women, are least likely to participate in processes of decision-making and accountability, most likely to be marginalised from the mainstream of society and hence more vulnerable to the violations of their rights. The second was the absence of a ‘culture of rights’. Although there are clearly norms about what constitutes justice at the level of community and society, there is no widespread social consensus that people, all people, enjoy the same rights and equality before the law, let alone the ‘the right to bear rights’. As a result, the violation of the rights of certain group, those who are denied the status of full citizens are frequently not recognised as such by the general public or in some cases, by those whose rights are violated. There is limited scope for such groups to seek redress or zeal on the part of public officials charged with upholding rights to fulfil their obligations; as the discussion earlier suggests, they may actively collude in these violations.

However, this depressing picture should not be taken to indicate an absence of any struggle or achievements in the domain of citizenship and rights. A history of peasant struggle against perceived instances of injustice, and the movements for national independence during the course of the 20th century, first from the British colonialism and later from Pakistan, suggest the potential for class-based, as well cross-class, collective action to bring about social and political change. Since independence from Pakistan in 1971, there has been a proliferation of organisational efforts aimed at bringing about changes on a number of different fronts. They include human rights organisations, women’s groups and professional associations, environmental activists,
networks of concerned lawyers, human rights groups and, of course, the thousands of development-oriented NGOs we noted earlier. What makes NK unique among these various organisations is that it positions itself at the interface of the two major barriers to the realisation of rights noted above. It works with the poorest sections of society and it seeks to engender ‘a culture of rights’ among these groups as the precondition for building their capacity to fight for their rights and to disseminate a culture of rights in the wider society.

This focus on the social mobilisation of the poor and disenfranchised was not always unique to NK. It was very much on the agenda of a number of NGOs which emerged in the aftermath of independence in Bangladesh. An evaluation of NGOs conducted by the Dutch government suggests that this changed largely in response to national factors, namely the imposition of military rule between 1976 and 1991 and the curtailment of mobilisation activities by NGOs. However, the agenda of ‘social mobilisation’ with its stress on egalitarianism and social justice was also displaced at the international level. The collapse of socialist regimes in the Soviet Union and Eastern Europe combined with the ascendancy of a neo-liberal agenda within the global institutions had ramifications for development policies within highly aid-dependent countries like Bangladesh. On the one hand, it led to a demoralisation among left-wing parties within the country, leaving those still committed to a transformative agenda in a political vacuum. On the other, amongst the donor communities, it was associated with a sustained critique of the ‘rent-seeking’ state and a turn to the private sector and to private initiatives, including those of NGOs, and to a preoccupation with issues of efficiency and financial sustainability. The still-nascent NGO-led microcredit movement in Bangladesh, with its stress on building a bottom-up ‘paisa capitalism’, appeared ideally suited to this new ideology. The 1980s, therefore, saw a donor-funded growth of the NGO sector in Bangladesh accompanied by a shift away from the politics of social mobilisation towards a stress on individual empowerment.

NK was an exception to this general trend. It maintained its independence from the overall shift in ideology by avoiding funds from the major bilateral and multilateral agencies, which were actively promoting a service delivery function among NGOs, and working instead in partnership with smaller international non-governmental
organisations which shared NK’s vision and goals and were prepared to provide funds without the complicated bureaucratic procedures and conditionalities associated with the major donors. While this meant that NK has operated on a shoe-string budget, compared to many of other well-known NGOs, and has not scaled up to the same extent, it has also remained faithful to its original vision of collective struggle. It is only recently, as some of the more progressive donor agencies, including DFID which funded the background work on preliminary work on which this paper is based, have adopted a rights-based approach to development and the idea of development co-operation based on the principle of partnership that NK has become open to the idea of funding from the major donors.

2.2. NK: analysis, vision and goals

NK’s own analysis of the problems of poverty and powerlessness in Bangladesh was first spelt out in an self-evaluation report carried out within a year of its inception (Ahmed, 1982) and have been elaborated in subsequent reports and analysis. Three sets of constraints, economic, political and social, are singled out as key to explaining the disenfranchisement of the poor

♦ In economic terms, the poor are landless and largely assetless and have to rely on the direct or indirect sale of their labour power to meet their basic needs. However, the asymmetrical terms on which they enter the market place and their lack of bargaining power means that they have to accept the arbitrary determination of returns to their labour efforts on terms which were not always sufficient to meet subsistence needs.

♦ In political terms, they rarely have any voice in local or national structures of governance and decision-making. This is true at the informal level where powerful sections of village society have traditionally dominated the shalish or informal councils which settle disputes at the local level. It is also true at the level of local government. The delivery of state programmes for the poor is dominated by those who are drawn from, or have close connections to, the rural elite and who use these programmes to build their own networks, rewarding old supporters and
attracting new ones. It goes without saying that there is very little participation by
the poor in national processes of decision-making.

♦ In social terms, the poor are kept in their place by highly unequal relationships of
class and gender, backed by powerful norms and beliefs which legitimate their
oppression. Their lack of basic education has left them unaware of their minimum
legal rights while their lack of exposure to alternative values and ideas has
prevented them from questioning the status quo.

From the outset, therefore, the problem of poverty for NK was not simply a lack of
resources but also of voice, agency and organisation; not simply the manifestations of
poverty in the lives of individuals, but also of underlying systemic causes which
define ‘who’ the poor are, ‘what’ they have, ‘who’ they know and hence what they
are able to achieve. This holistic approach to the analysis of poverty and social
injustice explains a number of key elements of NK’s philosophy and strategy. It
explains, first of all, the breadth of its vision and goals. Rather than focusing on the
more limited goals of ‘poverty alleviation’ or ‘women’s empowerment’, as many
development NGOs do, NK describes its vision as ‘a society free from oppression and
deprivation’ and its goals as the establishment of the fundamental rights of people
(NK Three Year Plan, 2000-2003).

Secondly, it explains its holistic approach. NK does not single out any particular
economic, social or political constraint as more important than others. Instead, it
believes that the struggle to transform the underlying structures of inequality, injustice
and exclusion must encompass all the different spheres of life in which the poor are
denied their rights and must be conducted at all levels, starting with the individual and
extending to the national and even global.

Thirdly, for NK, the struggle for a more just society has to encompass all sections of
the disenfranchised, women as well as men. This has entailed transforming itself from
its earlier incarnation as a mainly urban, welfare-oriented project, run by women and
for women, to a radical, rural organisation of men and women working with women
and men. However, gender inequality remains central to NK’s understanding of
poverty and social injustice. It recognises that many of the disadvantages noted above are intensified in relation to women and girls. In addition, they also suffer from gender-specific forms of disadvantage, such as discrimination and domestic violence within their households restrictions on their physical movements and discrimination within labour markets, beyond the household. At the same time, however, NK believes that gender relations are not inherently antagonistic and that men can be persuaded to become women’s allies in the struggle against patriarchal oppression. Indeed, without the support of the men from their families and from their class, women from landless households will find their own struggle for respect and recognition far more difficult.

Fourthly, NK emphasises the values of solidarity, self-reliance and collective action rather than those of individual empowerment. The fragmentation and disunity of the poor, their incorporation into relationships of patronage on highly adverse terms are seen to explain their lack of voice and their inability to claim or defend their rights. Consequently, it is necessary to build up the autonomous organisations of the poor to act as a countervailing force to dominant interests and to ensure a more just distribution of resources: ‘It is widely recognised that the strengthening of the power of the poor … through their own organisation is the best guarantee of an equitable development pattern. People’s participation in development has to be understood as participation in economic production, ownership of the means of production as well as participation in decision-making’ (NK Project proposal, 1998 p. 2).

This emphasis on self-reliance helps to explain why NK has consistently and firmly rejected a service delivery role and remained one of the only non-governmental organisations in the country to resist the widespread ‘turn to credit’ since the late 1980s. Its opposition to a service delivery role for non-governmental organisations reflects its belief that this creates new forms of dependency between such organisations and their constituencies, diverting the energies of both from attacking the structural roots of power and democratising the state.

Finally, NK believes that the values and principles that inform its activities with landless groups must be also internalised within the organisation. Its own structure and culture seeks as far as possible to replicate the principles of democracy,
accountability, transparency and gender equity that it seeks to foster through its attempts to organise the landless. The rest of this section describes some of the ways in which NK has sought to operationalise its basic values and principles, both internally, as well as in relation to its strategies to mobilise the poor.

2.3. **Structure, culture and process**

2.3.1. **Structure**

The structure of NK is summarised in Appendix 01. It has a General Body, made up 25 members, which is responsible for overall governance and elects a Governing Body every two years. The role of the Governing Body is to ratify policies and programs decided on by NK staff, to approve the audited account and budget for the coming year, as required by government legislation and to appoint the Co-ordinator who is responsible for the overall co-ordination and administration of the programme.

NK has had the same co-ordinator since 1980 when she joined the organisation as a part of the disaffected group that left BRAC. This partly reflects a desire for continuity on the part of the governing body but also a recognition of the special nature of the role of co-ordinator in an organisation like NK. Given its engagement in social movements, its frequent confrontations with powerful vested interests in the country and its advocacy activities to win allies and support for its collective actions, the co-ordinator has a vital role to play in providing leadership and direction to the organisation and lobbying with the government and influential sectors of society. The current co-ordinator brings the experience of over three decades of social mobilisation in rural Bangladesh, beginning her work as a field workers for BRAC back in the early 1970s. As one of the best known women activists in the country, her access to a wide range of cultural, political, media and civil society forums have made her leadership role within the organisation critical to its continued effectiveness in the foreseeable future.

NK’s field level activities cover four divisions in the country: Dhaka, Chittagong, Khulna and Rajshahi. These are subdivided for administrative purposes into 15 areas and 50 sub-centres (Appendex 02). Organisation-wide responsibility for co-
ordination, administration and training rests with a central team in Dhaka, made up of the co-ordinator, central organisers, central trainers and various support staff. The Dhaka office oversees organisation-wide co-ordination, administration and training.

Co-ordination, training and administration at the divisional level is decentralised to four divisional parishads (committees) which are made up of the divisional president, the divisional organisers, trainers and the area or anchal president. They are supported by the divisional training cell and divisional cultural staff. Activities across an area or anchal are co-ordinated by the area president in collaboration with the programme organisers who made up the sub-centres.

The key strategic decision-making body for the organisation is the central convention which meets every alternate year. In the interim year, decisions are taken or modified by central council meetings where staff are represented. The entire staff at both field and central levels participate in strategic decision-making, both directly and through these elected representatives. The central executive council (nirbahi parishad) is responsible for co-ordinating the execution of policy decisions. All officials with decision-making responsibilities, with the exception of the Co-ordinator, are elected to the relevant levels and committees. For instance, staff within a division elect the Divisional President is not only responsible for divisional co-ordination but also represents divisional at the central executive council (nirbahi parishad) which has strategic executive powers. There is provision for an additional woman member if no women is on any of the elected committees, but this has rarely been necessary. Currently, 2 women have been elected to open posts at the area level out of total of 15, 2 at divisional level out of 12 and 3 into open central posts out of six.

2.3.2. Evaluating, learning, reporting and decision-making

However, internal democracy within NK is not simply a matter of election and representation but also of participation in decision-making on an informed basis. Consequently, decision-making, reporting and evaluation are closely inter-twined processes within the organisation. Minutes of meetings, periodic activity reports and reports of visits across the organisation are maintained in written form. There is consequently a constant flow of information throughout the organisation, both
vertically, from centre to field and back to the centre, and horizontally, across different levels.

The central Programme Cell bears the overall responsibility for monitoring and collating this aspect of organisational activity.

One of its key outputs is the Annual Report (AR) which is prepared for submission to the central staff conventions and the central council meetings which are held in alternate years. The AR synthesis information from a number of internal sources, supplementing them some external information. For instance, the 1999-2000 AR, whose contents are summarised in Appendix 07 drew on the following sources:

- the divisional monthly progress reports;
- the divisional half-yearly progress report
- divisional yearly progress report
- tour report of central organisers
- experiences from central convention
- reports relating to NK activities published in local and national newspapers
- reports from meetings with NK partners
- evaluation reports

A description of the processes by which NK staff perform their duties, share information, evaluate performance, take decisions and engage in forward planning will best help to illustrate how principles of democracy, accountability and transparency are built into its organisational culture.

♦ Staff at the different sub-centres meet on a weekly basis to reflect on their performance over the week, share problems they have encountered, evaluate each other and discuss plans for the coming period. These are minuted. Every staff member has to maintain a separate file for each of the groups which he or she is overseeing so that continuity is maintained in relationships with groups even if the staff member in question is changed.
2-3 day monthly area meetings are held each month at the anchal (area) level. Individual staff members in an anchal submits a written activity report for the month and provides a verbal self-evaluation of their performance for comments and questions. Individual and anchal-level activities are decided at these meetings. These meetings are minuted and a monthly report prepared. Administrative decisions regarding leave internal transfer are taken here. One day is kept aside for study and learning, based on current newspaper articles, reports, books and periodicals which have been recommended by the trainers.

2 day divisional council meetings are held by the divisional parishad every second month. The anchal chair and office holders at the divisional level review the entire division’s performance against the objectives and targets of the annual plan, evaluate its activities and make adjustments where necessary. Administrative decisions for the divisional level are also taken here. Recommendations which have implications beyond the division are sent on to the central team which either makes a decision itself or takes it up at the staff executive committee (nirbahi parishad). Proceedings are minuted and sent to the anchals and to the centre.

2-3 days quarterly meetings are held by the executive council (nirbahi parishad). Four divisional chairs and 7 central committee members, including the co-ordinator, meet to review the entire programme. The divisions give their reports, identify and discuss key issues and decide on new strategic directions. The entire administrative decisions for the organisation are taken here. Proceedings are minuted and circulated among the divisions and anchals and read out at their respective meetings.

Annual 3 day conventions are held at the divisional level. All staff of the division, including divisional accountants, conduct a review of divisional and area performance, check achievements against targets and prepare a report on divisional activities for the entire year.

4 day central convention meets every second year This is the highest decision-making body in NK. All NK staff members are present, including the accountants,
administrators and support staff. During the convention, each division presents a report for the past year, reviews policies and guidelines in the light of any changed circumstances. An annual report, which synthesises the quarterly reports of each division and hence provides an overview of the organisation’s activities and achievements over the past year, is presented for discussion at this convention along with an annual plan and budget. These are later ratified at the AGM of NK. Staff members at the convention also elect representatives to different levels, either retaining or changing the previous representative on the basis of their performance over the past year. Thus, anchal staff elect the anchal chair; divisional staff elect divisional president, the divisional organiser and divisional trainer. The entire body of staff elect the central organiser and two co-organiser, the central trainer and central co-trainers. The only non-elected members in the decision-making structure are the co-ordinator who is appointed by the Governing body and has remained the same for the sake of continuity, the administrator and the team of accountants (see appendix 1).

- 4 day council meetings are held every alternate year. Here, every five NK staff members are represented by an elected councillor. This is thus a smaller forum than the biennial convention and allows for more more in-depth analysis and evaluation than is possible in the larger forum. The annual report for the year in question is presented at this meeting. Any changes to decisions or policies taken at these biennial council meetings have to be approved at the next convention.

Finally, an extended meeting of the nirbahi parishad and all elected representatives can be convened if any unanticipated issues or unplanned changes need to be discussed and decisions made at the relevant level. The recent review of NGOs in Bangladesh commented that the closer an organisation was to the social mobilisation end of the spectrum, and the further away from the role of alternative financial institution, the more frequently they were likely to meet. As the above description shows, NK is certainly characterised by a high frequency of meetings, by both its staff as well as its landless groups. However, this frequency of face-to-face meetings is seen by the organisation as an important means by which it promotes closer
relationships, establishes trust and ensures participatory decision-making and democratic accountability.

2.3.3. *The ‘human factor’*

An organisation like NK, whose workers must live among, and interact closely with the poor, faces a considerable challenge in relation to its internal staff policies. It expects a level of dedication, commitment and ‘people’ skills from its workers that goes beyond what is required by the more professionalised NGOs in Bangladesh. However, these latter organisations also pay their staff at much higher levels besides providing them with more comfortable conditions of work and other benefits. Were NK to seek to match this level of remuneration, it would widen the social and economic distance between its workers and its constituency and probably jeopardise the relationship of mutuality on which their interactions are based. The workers who helped found NK in its present form are mainly student activists who had been active in progressive, left politics in years before and after independence and in the movement for national liberation. Nijera Kori offered them the opportunity to work on a radical agenda in the countryside at a time when the left parties were disintegrating into factional groupings. They thus brought with them a level of commitment to social justice and the willingness to live their personal lives accordingly, which NK has not been able to take for granted in later generations of staff. Instead, it has had to construct these qualities through its investment in building staff capacity.

Training forms a central core in this process of construction. New recruits are initially taken on a one year contract. They are given preliminary training and then sent to the field for further on-the-job training. They are assessed over the following year and only those with the necessary potential are offered permanent contracts. All Nijera Kori staff undergo further training on an on-going basis. The organisation’s trainers are elected from the field and so have first-hand knowledge and experience of conditions in the field. They undergo training in broad development issues, as well as their social and gender aspects to equip them for their role. However, in some ways, every programme organiser can be said to be involved in training: they work with landless groups to
build their awareness, information and knowledge on a wide-ranging set of issues, from theoretical to practical, from local to global. They must be conversant themselves with these issues and, as the description of NK processes above shows, time is kept aside at their annual meetings for study and learning.

The training provided to NK staff is of a very different kind to that provided to other NGO staff. Along with the conventional attention to health, sanitation and environmental issues, there is a strong emphasis on theory, on understanding the structural roots of class and gender oppression within the country, on the factors behind, and implications of, globalisation as well as on new political and social issues as they arise. A variety of different methodologies are used, including lectures, group discussion, study groups. NK attaches a great deal of value to the cultural elements of its training programme and there are staff with specific responsibility for developing its cultural materials at every level of the organisation. Not only do these cultural activities liven up its training courses, but as one trainer pointed out to us, it makes a valuable contribution to NK’s goal of bringing about attitudinal as well as material change in society: ‘we want to create a different kind of person, and to be a different kind of person, you need cultural change’.

Field staff exchange periodic visits with others within their division to get a different perspective on their own work. NK staff also attend training conducted by other organisations within the country and in the wider region. NK trainers also provide training to other organisations within the country. In addition, it is involved in training, within NK areas, the first batch of women to be elected to union parishads in the country’s history.

2.3.4. Gender equity

NK seeks to ensure that its commitment to the principle of gender equity as an element of its overarching goal is also reflected in its own internal procedures. As with most other NGOs, it provides for three months maternity leave with pay, with the option of further unpaid leave. Unlike most NGOs, it also allows women staff to bring children into the office or to live with them in the field. On the basis of past experience, NK does not encourage staff to be posted in their own locality. However,
some concession is made for longer-serving female staff members to be posted within easy travel to their homes and families. There is zero-tolerance of sexual harassment and the few incidents which have occurred have been dealt with severely. ADAB is now formulating a code on sexual harassment for all NGOs which NK will adopt. As we noted, women are represented at every level of decision-making and provision is made for female representation if one has not been elected.

However, despite these provisions, NK has not managed to recruit equal numbers of women and men. As of June 2000, NK had a staff of 314 staff, 213 men and 101. Some of this gap reflects the same factors as all field-based NGOs have to face. Initially, NK had sought to attract more women into the organisation by requiring lower educational qualifications, in view of the fact that female educational levels are in general lower in Bangladesh than men. It believes that this may no longer be a constraint.

However, women find it harder to live in field centres, particularly once they have children. However, NK does face certain specific constraints on its ability to recruit women staff which relate to its identity as a social mobilisation organisation. This makes particular demands on its staff in terms of movement and availability to landless groups on a flexible basis. Women in Bangladesh face particular gender-related security problems, particularly in terms of working after dark. Moreover, many of NK’s activities are located in char areas where there is greater lawlessness and threats to women’s safety and security are particularly acute.

To sum up, NK’s promotion of a culture of democracy and accountability within its own organisation helps to explain why it has managed to retain a loyal and dedicated core of staff over the years, despite the fact that its salaries are at the lower end of the NGO scale and most of its more experienced staff would earn much higher salaries elsewhere. Where turnover of staff has occurred, it has tended to be drop-outs among new recruits who find themselves, or found by NK to be, unsuited to the work of social mobilisation and among those women staff who find it difficult to combine caring for young children with work in the field. There was a more serious loss of staff recently as a result of the gap in NK funding left by Ford Foundation’s withdrawal from Bangladesh. This led to some delays in budget disbursements, a freeze on salaries as well as a moratorium on new recruitment, leading to a much
heavier workload for remaining staff. NK plans to continue to work in the four divisions in which it is currently based for the foreseeable future, widening and deepening its coverage within them rather than expanding into other parts of Bangladesh. The critical constraint on the expansion of the activities of social mobilisation organisations like NK is the quality of their staff. Expansion into new areas has start-up costs, including the costs of recruiting and training new staff, and NK prefers to expand at a rate which allows it to maintain its level of quality.

2.4. Organisational strategy

NK’s goal is to build the organisational capacity of the poor and disenfranchised in rural Bangladesh. When it first started out in 1980, NK got together with a number of like-minded NGOs in order to try and build an autonomous national organisation of the landless, based on thana-level federations of landless groups. However, along with ideological differences as to the strategic direction the federation should take, NK found that the attempt was premature. Federated groups at the local level tended to collapse when NGOs withdrew their support, making the idea of an autonomous national federation unsustainable. NK decided then to concentrate its energies on building its groups from the bottom up combined with a strategy of phased, but partial withdrawal as groups mature.

NK defined its target group on the basis of extensive discussions in the field which led to the poor and disenfranchised in rural Bangladesh being identified as women and men who depended mainly on their own physical labour to earn a living and who were not in any position to hire in labour. They included wage workers who had no control over their wages or conditions of employment, sharecroppers who had no control over their share of their production, marginal farmers who had no control over when they sold their crops and the prices they received, artisans and other small producers who had no control over prices or marketing outlets and rickshaw pullers, barbers, blacksmiths, potters and so on all of whom relied on their labour but little control over the terms on which they sold it (Hashemi, nd.; NK  Three Year Plan 2000-2003).
One of the few externally commissioned evaluations of NK, which was carried out by INCIDIN (Ali et al., 1998), provides a breakdown of the economic composition of NK groups based on a small, but random sample. While the size of the sample means that too much confidence cannot be attached to the findings, they do provide preliminary information on the kind of people who are likely to join NK. The study found that NK groups had an average per capita monthly income of Tk. 245 compared to the rural poverty line of Tk. 399. If the poverty line income is taken to be 2194 takas a month (ie. assuming average household size of 5.5) then over 90% of NK households were below the poverty line, while 65% earned around half of the poverty line income, an indicator of extreme poverty. A third of its groups were found to have no homestead land at all, also an indicator of extreme poverty. 44% had no access to any cultivable land while 75% had access to less than 16 decimals of land. The BIDS studies tell us that the extreme poor are largely made up of landless, or near-landless agricultural labourers who own less than 15 decimals of land. If the INCIDIN results are generalisable to other NK areas, and there is no reason why they should not be, this suggests that the bulk of NK groups are drawn from the ranks of the extreme poor.

NK’s criteria for selecting the areas in which it works were first, that the majority of the population in those areas belonged to its target group and second, that there were few other NGOs working there. It currently has 8,622 groups in 1,182 villages in 163 unions and 37 thanas in the country. This translates into 190,000 members, half of whom are women, active in 10% of the country’s rural areas. The structure of NK’s group organisation is described below (see Appendix 03).

2.4.1. Group formation

The starting point of NK’s activities in an area is the formation of samities or groups at the village level. When NK enters a new village, its programme organisers carry out participatory analysis to find out which households belong to its target group. Each PO is responsible for overseeing around 15-20 groups in a village area. Each group comprises 16-30 members. Once a number of groups have begun to function in a village, the process of group formation tends to become self-sustaining as other
households from neighbouring areas or villages come forward themselves to form their own groups. Male and female groups are formed separately.

A group leader, secretary and cashier are elected by group members on the basis of perceived commitment or ability. They are responsible for the day-to-day running of the group and serves as the link between the group members and the local NK office. Elected members are provided with different levels of training as the group matures and are responsible for facilitating the dissemination of information, skills and ideas which they receive through the training to the rest of their group members.

Every week group members sit together to discuss group and village activities and formulate working plans for the coming weeks. Group meetings are also used as a forum to analyse a range of issues from their personal lives to broader questions of political economy and culture. For most group members, this is the first time they have been exposed to the idea that they have rights - as human beings and as citizens. It is also the first time that they learn that women also have rights – as human beings and as citizens. Minutes of group meetings are recorded and the cashier maintains written accounts.

Common to all groups is the practice of group saving on a weekly basis. This is intended to reduce vulnerability in times of crisis and dependence on professional money lenders. Weekly contributions to the group fund and the use of the resulting funds are decided by each group for itself. NK encourages its groups to save their money in bank accounts, partly to keep it safe and partly to familiarise them with bank procedures. As groups become more self-confident, they expand their range of different activities and begin to take collective action around various problems which emerge in the course of their discussion.

Meetings are held by the groups at village, area and divisional levels to discuss organisational matters, review achievements, identify problems and decide future directions. At their annual divisional conventions, all organisational positions and the roles and responsibilities of the committees are evaluated and problems and weakness are identified. The elected representatives to the various committees visit other
villages and working areas to evaluate each other’s performance and exchange experiences.

2.4.2. Group federation

NK seeks to promote the organisational strength of its members through a process of phased federation as group membership expands at village, anchal or area and then at thana level:

- **Village Committees** are formed when at least two-thirds of NK’s target population in a village have been organized. Each committee is made up of seven members including one president, one secretary, one treasurer, two male and two female group representatives. The village committee meets once a month. There are currently 181 village committees.

- **Area committees** are interim committees which co-ordinate the activities of village committees in a specific area until either the conditions for forming union or thana committees have been met or if there is a need for an interim committee because of some specific need in an area. It is made up of eleven members: a president, a vice president, a secretary, a joint secretary, an organising secretary, a finance secretary, a publicity secretary and two male and two female representatives of the groups in that area. Its tasks include arranging meetings of representatives to organise campaigns on specific issues.

- **Union Committees** are formed when two-thirds of the villages in a union have set up village committees. It is made up of thirteen members, including one president, one vice-president, one secretary, one joint secretary, one organising secretary, one finance secretary, one publicity secretary and three male and three female members.

- **Thana committees** is formed when at least one third of the unions in a thana have been covered. It is currently the highest federated committee in NK. It is made up of twenty-one members including one president, one vice-president, one secretary, one joint secretary, one organizing secretary, one joint organizing secretary one finance secretary, one publicity secretary, one joint publicity secretary, one office secretary,
one education and cultural secretary, one women affairs secretary, one production secretary and four representatives each of male and female groups. An annual convention is held at thana level to evaluate the preceding years activities, discuss problems of a regional nature and elect representatives to group decision-making bodies at the different levels.

It can be seen from this description that there is a fixed percentage of male and female group representatives among elected members. Election to specific posts is obviously open to both women and men. All group committees share the following common principles:

- Committee members are elected for a year at a time by the annual conference of the group members.
- Committee responsibilities include solving internal problems of the organisation and co-ordination of NK group activities
- Decisions taken at committee level are binding for members within the its jurisdiction.
- Accountability to members is maintained through annual conferences and periodic meetings
- They also give leadership in social movements and activities at local level and liase with other organisations in order to multiply their impact

2.4.3. **Group training and development**

As with its staff, so with its groups, training plays a central role. NK’s approach to training was strongly influenced by the pedagogic approach developed by Paulo Freire, but its methods and content have been indigenised over the years to reflect the local social, cultural and political context (see Appendix 04 for description of current group training activities). As with staff training, the training of NK groups draws on a variety of methods and here too, cultural activities, such as songs, stories, theatre and role plays offer a different means of communicating similar messages. Dramas enacting recognisable situations from everyday life are used to win broader support
within a village for NK’s beliefs and activities. Training occurs through a number of
different channels. There are designated training courses, lasting between a day to 3
or 4 days, which the selected members attend. There are the weekly group meetings at
which trained members disseminate what they have learnt to the rest of their group.
There are also training forums, made up of trained group members, at village level to
provide village-based refresher courses to ensure the retention of the training received
and to disseminate that has been learnt among group members on a regular basis.

Training fulfils a variety of different functions in the development of group
organisation. It provides members with the opportunity to reflect and analyse their
individual situation and its relationship to the collective problems of the poor; it
allows them to analyse the deeper roots of these problems in the structures of class,
gender and social organisation; it provides them with information about their rights
and entitlements; it provides practical skills for income-generating purposes; and
finally, it helps to build an alternative grassroots leadership among the poor. Members
sent by each group to attend NK-organised training activities are selected on the basis
of their demonstrated aptitude and commitment and tend to evolve over time as group
leaders. It is their responsibility to share the information, knowledge and skills which
they acquire through the training to the rest of their groups.

A simple classificatory system is used to monitor group development over time. The
‘primary’ category is made up of relatively new groups who are in the process of
becoming organised, developing basic levels of awareness, building up the group
savings fund, learning to keep accounts and to get into the habit of regular attendance
at their weekly meetings. When groups reach a level of awareness that allows them to
act on behalf of all members of their class within an area, irrespective of whether they
are group members or not, they are re-classified as ‘secondary level’ groups. The
‘higher level’ groups are those which have become self-managing, calling their own
meetings and initiating their own collective actions. They are able to analyse national
and global issues and relate these to their own situation. They are regarded as local
level leaders, they participate in national rallies, their savings are used for the benefit
of the community and they fight to ensure collective access to local and national
resources.
While NK’s earlier experience with setting up an independent apex organisation of the landless has made it cautious about the idea of withdrawing its support entirely from its groups, it follows a process for partial withdrawal as groups progress to secondary and then to higher levels. However, it remains involved in planning and executing projects which cover larger areas and which require mediation and advocacy at local, regional and national levels such as government administration, the courts and the police.

Because of this emphasis on building group self-reliance, NK’s capacity to mobilise the landless goes beyond the efforts of its staff alone. The growing maturity and independence of many of NK’s groups reduces the work load of staff. NK staff withdraw from the meetings of its more advanced groups who then become responsible for initiating their own meetings and planning their own strategies. In addition, they take on the role of motivating their fellow landless in their own and neighbouring villages to become members of NK. Because these groups are able to take on some of the functions of NK staff, the rate of expansion of NK staff does not have to be as rapid as the rate of expansion of NK groups. In addition, the growth of a ‘critical mass’ of organised groups in an area generates a dynamic of its own so that staff no longer need to persuade the landless to organise; instead, the landless approach NK staff as individuals or as groups for help in organising themselves.
3. NK’S ACTIVITIES AND ACHIEVEMENTS

3.1. Levels, spheres and dimensions of change

The model of social transformation outlined in Section 1 suggested changes in the different dimensions of people’s lives (resources, agency and achievements), in the different institutions of society (family and kinship, community and civil society, markets and state) and at different levels (individual, intermediate and structural). Clearly, a single, geographically concentrated organisation like NK is unlikely to achieve the wide-ranging and radical changes that such a model implies. Nevertheless, it manages to operate on a number of different fronts, with varying degrees of effectiveness, initiating changes in the immediate context in which it works and seeking to maximise their impact in the wider society.

Figure 4 summarises the scope of its activities; the rest of this section elaborates in greater detail the kinds of resources which NK provides to its target groups, the forms of agency which this gives rise to and what they are able to achieve. It explores the actions of NK and its groups in different spheres of society - economic, social, political and legal – and the changes which result, starting with the consciousness of individual group members and extending to policies and programmes for the poor at the national and (though to a much lesser extent) international level. It concludes by considering some of the setbacks and shortfalls that NK has encountered and what these tell us about the wider context in which NK had to work.

Figure 3-1: NK activities and achievements: dimensions, levels and spheres of change

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3.2. **Raising awareness**

The analysis in Section 2 emphasised the importance of ideological factors in NK’s explanation for the resilience of structures of inequality and the internalisation by subordinate groups of their own inferiority and powerlessness. The first obstacle in the way of poor people achieving their rights is thus their own collective inaction, whether as a result of their resignation to what appear to be the invincible forces ranged against them or their unwillingness to challenge these forces and thereby risk what little security they may have or simply because they do not know that they have any rights and what these rights might be. For poor rural women, in particular, whose identities have shaped by the intersection of class and gender ideologies and for whom alternative ways of ‘being and doing’ may appear improbable and even unimaginable, the sense of powerlessness is often very deep-rooted indeed.

Consequently, despite its structural understanding of inequality and exploitation in rural Bangladesh, NK’s strategy for social change takes the individual as its starting point. It uses a variety of different ‘training’ methods to challenge the ideological constraints which keep the poor in their place, to strengthen their reflective and analytical capacity and to foster their willingness to question unjust norms and challenge unjust practices. The impacts of their efforts have been documented in a number of studies (Ali et al., 1998; Netherlands Ministry of Foreign Affairs, 1998). They have commented on the higher levels of awareness demonstrated by NK members about the more conventional social issues, such as health, sanitation and family planning than other poor households within the same area. Such awareness also translated into behavioural change. Ali et al. found that NK members were more likely to have hygienic ‘pit latrines’ than other poor households in their study who were more likely to use ‘kutcha latrines’ The children of NK group members were more likely to attend both primary and secondary school than the children from other poor households. Furthermore, and in contrast to these other households, there was no evidence of gender discrimination in schooling among children from the NK group. Full immunisation rates for children under 5 were also much higher for NK households, but here there was evidence of gender discrimination among both groups.
However, it is the implications of NK’s ‘very distinctive approach’ to training which sets its groups apart from those organised by other NGOs. For instance, a perusal by the Dutch evaluation team of the proceedings of previous group meetings, male as well as female, revealed that, along with conventional social issues of the kind addressed by most development NGOs, NK group members had also discussed the ill effects of chemical fertiliser on the soil, the problem of environmental degradation, the political crisis facing the country at the time, the impact of the recent cyclone, the impact of the growth in fundamentalism and fatwabaj as well as the problems created for the rural poor by NGO credit programmes. Group members told the team that before they had joined NK, they had been preoccupied with their own individual problems. NK had helped them to make the links between their individual problems and those of the whole society and hence the need to address these wider problems in order to solve their own. Women members testified to the growth in their self-confidence, the greater ease in moving outside their homes and their greater ability to speak out at public forums.

The report by Ali et al. (1998) also commented on this ‘empowerment of the self’ in relation to women: ‘…organisational experiences and exposures have broadened their minds and have contributed to developing their analytical and leadership qualities…Moreover, the participation of women at different levels of organisational activities and leadership positions have also contributed to raising the social position (of women ). …. In one meeting, a female NK group member mentioned ‘Before we even feared talking in front of our husbands, nowadays we do not even fear talking with the magistrate’ (p. 46)

Christensen’s analysis provides some insights into the changes in sense of identity and personhood which NK has been able to bring about in its women members. He was told by some of the women he interviewed what it had meant to them to be addressed by their own names when they first started attending group meetings. Many had not heard their names spoken for a long time: ‘No one knew the names of poor women. Now they do.’ This strengthening of the individual’s sense of identity and self-worth was an important step towards evolving a more collective identity. As another woman he interviewed said, ‘Earlier, before we joined Nijera Kori, we were afraid. We didn’t even leave our para. Now it is completely different, we move everywhere.'
We even travel to Comilla (for court cases), we don’t care any longer. Before joining, I felt like an orphan, but not any longer. The group’s unity gives me strength. Now people reckon with me, respect me’ (p. 70)

3.3. **Building group solidarity**

Individual self-confidence and understanding of shared interests are crucial inputs into Nijera Kori’s strategy for building solidarity and collective identity among the poor to counter the fragmentation and disunity engendered by their reliance on vertically organised and highly asymmetrical patron-client relationships. NK seeks to reinforce this sense of collective identity through various other means as well. The group savings programme is one. Groups decide for themselves how much their members are to contribute each week and are able to adapt rates to the saving capacity of poorer members. Pressure is not brought to bear on members who fall behind in their contributions and access to savings is allowed if members need it.

The groups also decide collectively how their savings are to be used. In some cases, the savings, or the interest from the savings, are invested in collective assets to improve productivity of livelihoods, most commonly in agriculture. These have included the purchase of a power tiller for the collective use of group members, the mortgaging in of land for cultivation; the leasing in of ponds for fish cultivation; the purchase of a shallow irrigation machine (tube well) to use for own cultivation but also to sell water. The earnings from these various investments are shared equally by group members.

3 The practice both of democratic decision-making by group members as to both contributions and utilisation and open and flexible access to their savings are in sharp contrast to the inflexible and closed practices of most microcredit organisations. Indeed, some of the NK group members we interviewed in Dildewar, who were also members of credit organisations, stated this as one of the aspects of the programme that they valued. It should be noted that the practice of open access saving is now being taken up by a number of credit programmes in response to findings that this is a preferred form for many poor people.
However, along with collective economic activities, groups also use their funds to support each other. Khan and Khan (2000) found that in some cases, group funds were used to tide an individual member or the entire group through a period of crisis. In other cases, it was used to meet expenses incurred during social movements: for instance, helping out the families of members who have been arrested or sharing their litigation expenses; rebuilding the house of a member that had been burnt by the henchmen of a local jotedar during conflicts over land. Group members also raise extra funds from the local community to mount various campaigns and protests.

The effectiveness of the process of building group solidarity is evident from the durability of NK groups and the co-operative nature of the relationships between group members and with NK staff. This has been documented by Mahmud (1999) who contrasts it with the more hierarchical relationships which prevailed between group members and staff of a credit-based NGO as well as the greater degree of conflict which prevailed among some of the group members. It has also been documented in the review of NGOs in Bangladesh by Thornton et al. 2000. They pointed to some of the striking differences between the groups organised by social mobilisation organisations and those organised by organisations engaged in service delivery. Groups organised by alternative financial institutions were found to be made up of members from differing social, economic and political backgrounds and had very differing lengths of membership. They were generally more unstable and their membership changed over time. Members appeared to have very limited contact with each other or with the organisation outside of the weekly meetings. Meetings were focused purely on the collection and distribution of money and often referred to as ‘collection meetings’ by NGO staff as well as members. There was little time in such meetings to discuss issues not related to money matters and hence no minutes.

This was in considerable contrast to the samity (group) experience of organisations engaged in social mobilisation, of which NK was cited as the clearest example. “Most of these samities (groups) had recorded minutes of their meetings and the range of issues discussed was very wide….The samity may also meet outside of the established timings if circumstances require. In these types of samities, the role of the fieldworkers is very distinct. The fieldworker is not a ‘collector’, but a brother or sister, and their main role is one of advising and supporting the samity” (p. 11). As a
result, members of samities organised by organisations like NK ‘have a stronger sense
of belonging to the group, and a greater set of common goals and values. For many
the samity has become a central reference point in their lives’.

Evidence that group ties are durable was demonstrated in the field when I went to
visit Hajirhaat, an area in Char Jabbar in Noakhali, from which NK had withdrawn
about five years ago. Although the withdrawal had been extremely abrupt, without
any explanation to the groups in the area⁴, they were nevertheless eager to meet with
NK staff. Some of them had continued to meet and save on a group basis after NK’s
departure, but they had not continued to mobilise in any systematic way. They
expressed strong support for NK to return to the area, something which NK is
planning to do in the future. While this encounter illustrated both the strength of
group identity and their loyalty to NK, it also reaffirmed NK’s own analysis that it
had an important role to play in sustaining group mobilisation over time and would
continue to do so as long as poor did not enjoy their rights or equality before the law.

3.4. Collective action for rights, voice and accountability

The awareness and solidarity built up in the process of group formation becomes the
basis from which NK members engage in various forms of collective action to
improve their material conditions as well as to challenge the various manifestations of
injustice in their lives. The specific issues around which they organise in some
instances reflect problems which are pervasive across the country: gender issues for
example. In others, they reflect highly localised problems. Appendix 05 provides
some idea of the range of issues on which NK have mobilised in recent years: Table
5.1a relates to collective actions in all NK areas while Table 5.1b relates to
participation in collective action by male and female members in one particular area
in Bangladesh. Collective action takes different forms in different cases. It may take
the form of group members going to intercede with some individual villager, a violent

⁴ Financial shortfalls in NK’s budget, consequent constraint on staff numbers and the urgent need for
all staff to help landless groups in the area who were facing violent harassment at the hands of the
police were behind this abrupt departure. Nevertheless, NK staff also acknowledged that a more phased
process of withdrawal should have been undertaken.
husband or local landlord, who is perceived to have acted unfairly. It may involve a ‘gherao’, surrounding public officials in their offices until they have conceded to group demands for fairer practices. It may involve participation in a national protest movements. In addition, of course, it can take the form of outright confrontation when landless groups defend themselves against attacks by the lathials (paid musclemen) of powerful landlords.

One general point to make is that NK has sought to promote cross-gender solidarity around various forms of collective action, discouraging the distinction between ‘men’s issues’ and ‘women’s issues’. That its efforts has met with at least partial success is evident from Table 5.1b. It was also evident during our field visits. We came across women’s groups who had been active in a variety of forms of collective action, including struggles over land and protests against public malpractice, rather than restricting to themselves to the kinds of issues which are traditionally associated with women. Conversely, while men were more likely to be active around land and wage issues, traditionally associated with men, they also mobilised around gender issues, often organising their own shalish to counter fatwas issued against women and participating in public protests against rape and other forms of violence against women. Where the available literature suggests that male support is weaker on gender issues is in cases of domestic violence.

The other general point to make is that collective action by NK members in not always for the benefit of NK members alone. NK’s own reports, the secondary literature and our own field work threw up numerous examples of collective action taken on behalf of non-group members whose rights had been violated or who had been subjected to some form of indignity or insult. This extension of solidarity and collective action beyond the boundaries of the group is one aspect of the positive ‘externalities’ generated by NK’s activities which make up its wider social impact within the communities in which it works.

3.4.1. **Economic action**

Although the review of NGOs by Thornton et al (2000) described social mobilisation organisations like NK as largely focused on social and political issues to the neglect
of economic ones, this is a somewhat misleading conclusion. What sets NK apart from other NGOs is not an absence of attention to economic issues, but rather how economic issues are tackled. Given their lack of almost any assets, apart from their labour power, and the extremely low wages which prevail in the rural economy, it is clear that greater access to productive resources is essential if the poor are to improve their livelihood security, raise the reserve price of their labour and increase their bargaining power vis-à-vis employers. However, in contrast to direct provision of such resources, as in the case of other service-oriented non-governmental organisations, NK seeks to empower the poor to fight for their legal entitlements as well as for economic justice. Consequently, the livelihoods of poor people and their attempts to establish their claims to a fair share of local economic resources remains the focus of many of the collective actions undertaken by NK.

A great deal of this activity has revolved around the rights of poor people to khas land and water bodies. An important source of the problem lies in the confusing plethora of legislation surrounding land rights in Bangladesh (as illustrated in Box 1). This confusion has allowed wealthy landlords and entrepreneurs not only to evade any legislation which seeks to curtail their holdings, but also to seize resources which rightfully belongs to the landless. This is the case with government khas land and water bodies. Such actions often bring NK members into confrontation, often violent confrontation, with the legal and law enforcement machinery so that collective action on the legal front has become an important aspect of its activities (this is discussed in greater detail below). Table 5.2 in Appendix 5 shows the extent of its success in obtaining legal entitlement to khas land for landless group members. Relevant to the earlier discussion about building group solidarity through various means is the finding reported by Ali et al. (1998) that 75% of NK households with access to redistributed khas land in the area they studied cultivated it on a collective basis. This practice was non-existent among other poor households with no khas land.
The struggle around land rights is largely concentrated in areas where there is khas land available. Elsewhere, the key economic issues for collective action has been around wages entitlements. However, achievements in these areas have differed because of the different institutional arrangements governing wage entitlements. There is no legally-enforced minimum wage, although there are norms and beliefs about what constitutes a just wage. Instead agricultural wages are set in the market place and respond to market forces, increasing during the harvest period when the labour market is tight but falling in the slack season. In a labour surplus economy, the leverage that a group of workers can bring to bear on private employers is likely to be limited. The evidence on NK’s ability to influence wages in such contexts is inconclusive.

On the one hand, Ali et al (op cit) report a number of victorious wage struggles in Bagatipara where their study was located (see Box 3). They estimated that over half of NK members had set their own wages, compared to 11% of non-NK members.
(Table 5.3) and that 23% of NK members reported wage negotiations with employers compared to 16% of non-NK members. 74% of non-NK members reported that employers had determined their wages. They concluded that ‘the participation of NK members in wage determination is much more direct and greater than that of non-NK villagers. NK members have the experience of wage movements which reflect their greater awareness on economic rights and stronger bargaining power….The higher wage resulting from these movements must have led to greater income not only of the NK members but in general of all the rural wage workers of the locality’ (p. 69).

Christensen (nd) also cites an example from one of his study areas where NK group members were successful in raising wages during the low season by organising a boycott during the busy season which received the support of landless non-members as well as members. However, he notes that this was a prosperous area where there were alternative avenues of employment which the landless could resort to during the strike. In another study area, where there were few opportunities locally, men from landless households often had to migrate outside for work, he pointed out that negotiation around wages was out of the question. We also found this to be the case during our visit to the village of Dilduar in Tangail where the land was under water for half the year so that employment was highly season. Male outmigration to other areas in search of work had begun to give way to international outmigration, weakening the local NK group presence.
Wage struggles take a different form in the case of safety-net related entitlements. These are formal entitlements to public resources, formally guaranteed by the state. Here NK groups appear to have been more consistently successful in ensuring fair treatment. It is common for government officials and contractors on government-funded road construction projects or projects involving earth work, such as food-for-work, to pay workers less than the stipulated wages. By holding demonstrations, ‘gheraoing’ responsible officials and going on strike, NK members have been successful in obtaining wage increases. As Rao and Hashemi (1999) note in their study: ‘Such struggles..have far-reaching implications in terms of increasing group solidarity as well as exhibiting the power of organisation to other poor people as well as the rural elite (p. 28).

A final category of economic activities and benefits relate to NK’s savings programme. As pointed out, the programme is tailored to the savings capacity of the poorest members of the groups and geared to the self-generation and management of funds and collective enterprise among group members rather than to accumulation per
Nevertheless, it has had a number of tangible benefits. First of all, of course, it is inclusive of the extreme poor in a way that most credit programmes are not. Secondly, group funds have been used in a variety of enterprises which have helped to enhance the income of members and helped diversify their livelihoods. And thirdly, it has improved household livelihood security. There is quantitative as well as qualitative evidence to support these findings.

Ali et al. (1998) found that while NK households were largely from the ranks of the extreme poor, they had marginally higher levels of income than the control group of non-NK households: per capita monthly income in NK households was 245 takas compared to Tk. 230 in non-NK households and a poverty line income of 399 takas. One explanation for this difference might be that NK was been reaching a slightly better off section of the extreme poor. However there was evidence to suggest the differences were more likely to represent an achievement associated with their membership of NK. NK households had more earners per household, although difference in number of members was small: 43% of NK households had more than one earner compared to just 20% of non-NK households (Table 5.4). A major reason for this was that women in NK households were more likely to be economically active: 36% compared to 24%. (Table 5.5). Ali et al. note that ‘the greater participation of NK women in economic activities in most cases stemmed from group initiatives or savings’ (p. 35). Income differences could also reflect that fact cited earlier that NK members, men as well as women, were more likely to set their own wages than accept those set by their employers (Table 5.3).

While NK households were less likely to own homestead land (32% compared to 28%), they had greater access to cultivable land: only 44% had no access to cultivable land compared to 78% of the control group (Table 5.6). Differences in access to cultivable land also appeared to reflect an achievement on the part of NK groups. While 36% of khas land distributed in the area had been alloted by the government to NK members, compared to 63.7% of it to non-NK members, the study found that NK members were more likely to be able to take possession of their land by successfully

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5 It may also help to explain why Westergaard and Hossain (1999) found that NK group members who were elected onto the union councils in the 1997 elections did not appear to be landless.
resisting attempts by the rural elites to appropriate it. NK members were also more likely to lease in land than non-NK households: 38% compared to 14%.

Improvements in livelihood security of NK households reflect other aspects of NK involvement. By encouraging their group members to save with the formal banking system, it has eased their access to mainstream sources of finance as opposed to reliance on NGOs or on informal sources, such as money-lenders. Ali et al. for instance, found that 54% of NK members who had taken out loans, of which 41% had borrowed primarily from formal credit facilities, the most important being government banks\(^6\) (Table 5.7). By contrast, 42% of non-NK members who had taken out a loan, of whom around 67% had utilised a formal credit facilities, the most important being an NGO (57%). As far as informal credit sources were concerned, NK largely relied on their own collective savings followed by loans from relatives while non-NK members relied mainly on relatives and money lenders.

One result of these differing patterns of borrowing was that 22% of non-NK members reported having to sell off an asset at some stage to repay a loan compared with just 10% of NK households. Moreover, NK-membership appeared to act as a safety rope in times of crisis: Ali et al found that NK household members were less likely than non-NK members to migrate out of the village in search of a job during the lean season, less likely to have to borrow or sell off household assets and far more likely to cope by diversifying into an alternative economic activity (Table 5.8).

The practice of democratic decision-making by group members both with regard to their contributions to, and utilisation of group savings, and the possibilities for accessing their savings in times of need which this implied is in sharp contrast to the inflexible and closed practices of most microcredit organisations in Bangladesh. Indeed, some of the NK group members we interviewed in Dilduar, who were or had been members of other credit organisations, highlighted this as one of the aspects of NK’s economic programme which they valued; (the other was the fact that NK stood up for their rights in the face of injustice in a way that other credit-based NGOs did not). Greater flexibility of access to group funds is now being taken up by a number

\(^6\) Eg. Banks, BRDB, IRDB.
of credit programmes in response to findings that this is a preferred form for many poor people

**3.4.2. Social action**

Collective action around social issues has been directed at injustices and violation of rights in the personal sphere of the family as well as in the wider community and society. It has also been directed at improving the governance of various government and non-government organisations and ensuring their greater responsiveness to the needs of the poor. Finally, it has been concerned with defending environmental sustainability on a number of different fronts.

**a) Reforming the informal delivery of justice**

One important achievement of NK members referred to in NK’s own annual reports and in studies carried out by scholars (Khan and Khan (2000); Christensen (nd), Rao and Hashemi (1999) is their success in reforming the informal delivery of justice at village level. Traditionally, it is the village shalish which is responsible for meting out justice in cases of disputes or misdemeanours within its jurisdiction. However, this institution has long been recognised as biased in favour of more powerful sections of the village who have used it as a weapon to discipline, punish and dispossess the weak; its judgement almost invariably favoured men over women and the wealthy over the poor. Few landless people dared to challenge their judgement because of their fear of the consequences.

This appears to be changing in areas where NK groups are strong. NK members are now often invited to participate in shalishes and thus ensure that the interests of the poor are respected. Moreover, in many villages, they have set up their own shalishes to settle disputes. Poorer individuals and households, both from NK groups and outside them, now opt to bypass the village shalish and rely instead on the NK group shalish procedure. Where the group shalish does not arrive at a resolution, the dispute is taken to the Village Committee which is supposed to have the final say in group disputes as well as on matters of importance at the village level. In one of the areas studied by Christensen, around 90% of shalishes were organised by NK groups,
suggesting that confidence in the NK shalish procedure to dispense justice extended considerably beyond its group members. NK shalish often overturned the verdict of the village shalish (Khan and Khan, 1999) or came to the aid of those who had been unfairly treated. Table 5.9 provides some information on shalish-related activities in the past 3 years.

b) Gender issues

The information on NK-wide social movements contained in Table 5.1 suggests that, after struggles related to economic resources, gender-related violations of rights constituted the most frequent cause of collective action. Such violations included verbal repudiation, polygamy, child marriage, dowry and violence against women. Where violations of women’s right are a family matter, they are often addressed through group action, such as threat of ostracism or resort to group shalish. According to Christensen, the collective pressure put by NK group members on violent husbands or those who seek talak (verbal repudiation of a spouse) and on parents who demand dowry to marry off their sons may be leading to a change in what is perceived as acceptable norms of behaviour: “What is important to acknowledge, however, is that this change in social norms is directly linked to women’s greater acknowledgement of their rights. They have learnt that there are rules beyond the jurisdiction of their kin and the village shalish that recognise rural poor women and protect them. The language of the law allows them to invoke the law to their advantage in family conflicts as well as in village struggles’ (p. 55).

The study by Ali et al. offers some estimates of changes in gender relations within the household as well as community level. It suggests, first of all, that NK women were much more likely to participate in intra-household decision-making than non-NK women: 77% participated in decisions related to family expenditures, 44% in decisions related to investment; 53% in decisions related to children’s education and 47% in decisions related to family planning (Table 5.10). The equivalent figures for non-NK women were 66%, 40%, 45% 2% and 13% respectively. The study also noted that many more NK households reported marriages without dowries than non-

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7 There are also references to changes in women’s decision-making power in the Annual Report.
NK households and many more non-NK households reported male household members refusing marriage because of lack of dowry than NK households (Table 5.11). In addition, far few men from NK households reported polygamous marriages; where divorces took place, these were more likely to be legal; and far fewer women reported domestic violence. However, the study pointed out that despite lower incidence of domestic violence among NK members, levels of violence remained unacceptably high: 42% of female NK members reported domestic violence compared to 82% of non-NK members (Table 5.12).

Finally, the report noted that NK women were more likely to take action against violations of their rights than non-members: thus, 2 of the 6 women reporting polygamous marriages among NK households had taken action compared to none of the 21 women from non-NK households; more than half of the 25 women from NK households who had experienced domestic violence had taken action compared to 2 out of the 40 from non-NK households. Such actions included pressure upon rural elites to ensure that women’s rights were respected during shalish hearings; filing cases with courts of law; and public mobilisation and signature campaign to ensure fair trials etc. However, the report also noted that NK groups only dealt with violations of women’s rights which had been made public. It was likely that many incidents of domestic violence still went unreported. If this is the case, it suggests that women members are likely to enjoy greater protection at the level of the community than they do within their households.

NK’s stance on gender issues has brought its group members into direct conflict with local mullahs who seek to use fatwas to give their verdicts religious sanction, often in the context of village shalish proceedings (see Table 5.1). Fatwas usually concern issues of morality and tend to be directed against women, although they may also implicate men.
Here again, NK training and group activities have helped their members to challenge the use of religious authority to uphold class and gender privilege. According to the findings of the Dutch evaluation team, NK members felt that they had moved from being regarded as irrelevant by the rural elite to being accorded greater respect. Local religious leaders were now more restrained in their misinterpretation of religion because they knew that they were dealing with a more informed and aware population. Group members also now knew that not everything that the mullahs claimed in the name of religion had the sanction of religious texts. ‘They feel they have become more knowledgeable and therefore more powerful than before’ (Netherlands Ministry of Foreign Affairs, 1998). It is also worth pointing out that NK staff members we spoke to maintained that there had few, if any, fatwas or attacks on NGO workers or group members by religious fundamentalists in areas where NK or other social mobilisation groups were active.

c) Governance and accountability issues

The examples cited earlier of NK groups taking action to assert their entitlements to legally-set wage norms on government food-for-work programmes can be seen as part of a wider movement on the part of the organisation to hold the public sector accountable to its poorer constituents. Our field interviews with NK groups suggested

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<th>Table of box 4 Fatwa and law in Bangladesh</th>
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<td>Fatwas provide legal decisions on different issues relating to Muslim life on the basis of injunctions and guidance of the Holy Quran and the Sunnah or Hadith. In the early period of Islam, those who were erudites of the Islamic theology were endowed with the designation of Mufti or the one that dispenses fatwa. They provided clarification on laws; adjudication or trial was done by the Quazis. In later times in some Muslim countries the arrangement was replaced by state laws so that there was one unified set of legal practices. Section 504 of Bangladesh Penal Code provides, if anyone willingly offends another or instigates such activities and as a result of such action the victim loses peace of mind the offender and instigator shall be liable to two years simple or rigorous imprisonment or fine or both together. The recent High Court judgement ruled that fatwas do not have the status of law in Bangladesh. On appeal from religious fundamentalist groups, the matter has now gone to the Full Bench of the Supreme Court.</td>
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that not only were they aware of their rights as citizens, but also of their contributions as citizens. They saw the variety of indirect taxes and polls that they had to pay as their contribution to public resources and hence the basis of their entitlement to a share of public resources as well as to great accountability on the part of government servants.

The demand for greater accountability has often brought NK groups into confrontation with those responsible for delivery. Case studies of such actions can be found in most studies or reports on Nijera Kori and also came up during our field visits.

- In Dilduar, the women’s group we visited told us that they had mounted a campaign against the local hospital where one of their members had failed to receive proper treatment. Moreover, once they had been appraised of their rights, they had started to refuse to pay the illicit fees routinely charged by health officials.

- In Shagatha, the NK groups surrounded the local hospital after one of their members had been mistreated. They were joined by many non-group members who had also suffered at the hands of hospital staff in the past. A number of hospital staff were transferred as a result of their actions (Rao and Hashemi, 1999).

- Also in Shagata, NK groups had sought to obtain compensation from the railway department for poor groups whose land it had acquired to build railways. Legal proceeding had been instituted towards this end (Khan and Khan, 2000; Rao and Hashemi, 1999).

- In Bagatipara, NK members had taken on the local police administration for the right to use power crushers to make molasses (Ali et al., 1998).

- In Char Jabbar, NK groups I interviewed told me that they had successfully pressured the local administration to locate newly constructed cyclone shelter so that it could be accessed by the landless in the char area.
Accountability is also ensured through informal monitoring by NK groups. The distribution of VGF cards and other relief programmes which are administered by union councils are now monitored by NK groups in areas in which they are active (Ali et al., 1998; Rao and Hashemi, 1999 Khan and Khan, 2000). In addition, NK group members participate in various official and unofficial committees to ensure that the interests of the poor are represented. Table 7.13 provides some estimates of numbers of male and female NK members standing for these committees and numbers elected or nominated. Such committees include:

- market committees which had often neglected the interests of small traders in the past
- school management committees to ensure that teachers attend school regularly and that children from poor families receive their entitlement to textbooks, wheat etc.
- project development committees to ensure that the voices of the poor are heard when projects are planned and implemented in an area
- sugar cane purchase committees to ensure that the interest of poorer cane producers were protected\(^8\)
- committees made up of a cross-section of concerned citizens formed to deal with issues which are area-wide (resistance to shrimp farming, railway compensation, preserving open access and protecting water bodies),

More recently, stakeholder committees, which include health officials, NGOs, landless group representatives, eminent citizens and so on, have been set up on a pilot basis in a few thanas under the Health and Population Sector Programme. NK is involved in four of these thanas: Bagathipara thana (Natore), Modhupur thana (Tangail), Dumuriya (Khulna) and Sudharam thana (Noakhali). These committees have been very active in raising examples of malpractice in the sector and taking them up with health officials. More recently, they have begun to demand information on budgets and expenditures so that corrupt practices can be closely monitored.

\(^8\) It had been the practice of government-owned sugar mills to purchase sugar cane from more influential farmers when the price of sugar cane was high, leaving their purchases from poorer farmers to the later period when prices fell.
However, along with demanding greater accountability from government officials, NK groups have also found themselves defending the interests of the poor in relation to the practices of other NGOs, particularly those involved in the delivery of credit. NK’s opposition to such programmes is partly based on its belief that they have helped to transform organisations for the poor into organisations that simply lend money and collect debts, in the process, replacing older dependency relationships with new ones and diverting attention from the underlying causes of oppression to dealing with their individualised symptoms.

However, its opposition is also based on practical experience. The proliferation of micro-credit based NGOs, some of them entirely local, others with a national presence, and the drive for loan disbursement and repayment has given rise to various kinds of ‘bad practices’ to prevent loan default. NGO officials issue threats to potential defaulters or sell off their possessions if they fail to meet their repayments (Montgomery, 1996). Since it is the poorest sections who are least able to maintain the strict repayment regime required, they are most likely to suffer from such actions. NK group members have both witnessed, and themselves suffered from, such strong-arm tactics and have taken action to resist them (Appendix 5, Table 5.1).

Finally, it is worth noting that while NK action on the social front have clear benefits for the wider community, they have also generated benefits at the individual level. The finding reported by Ali et al (1998) that NK members were far more likely to go to the hospital and to qualified practitioners than other poor households in the study area suggests a greater self-confidence on their part to avail of government facilities. In addition, NK groups have sometimes mounted their own initiatives to ensure provision. Many of the char areas do not have adequate schools. Groups there have used their own funds and mobilised local resources, including voluntary teachers, to start their own schools. They have subsequently applied for government registration since this gives them formal recognition as well as entitling them to receive government support. According to the Annual Report for 2000, 16 primary schools (with 5299 students), 6 adult education centres (619 students) and 4 junior high schools (with 1164 students) had been initiated in this way by NK groups.
d) Environmental action

NK’s involvement with the rights of landless groups has led them to take up environmental issues at the group, local and national levels. One important strand of its work has been resistance to export-oriented industrial shrimp farming, much of which began in the southern coastal areas in which NK has long been active. NK supported local resistance to this new development once it has ascertained the causes of the opposition\(^9\). In around a hundred villages, farmers have taken back their land from shrimp producer and reverted back to agriculture. Shrimp production has largely been stopped in these villages. NK has also provided support to community resistance outside NK area of operation. However, the illegal occupation by shrimp entrepreneurs of khas land to which the landless are entitled is becoming one of the more common forms of land-grabbing in BD and NK is now at the forefront of the resistance to the spread of industrial shrimp production across the coastal belt of Noakhali and Khulna. The movement has resulted in important victories for NK groups. However, it has also had costs. Resistance to the landgrabbers and their lathials have resulted in a number of fatalities. One of these was Korunamayee, a landless woman in the Khulna area who has now become an international symbol of this resistance. Her death anniversary is observed in countries across the world where similar struggles are being waged.

NK’s involvement on enviromental issues has also led it to take up a campaign against genetically modified seeds which are being introduced through a number of NGOs and the private sector in Bangladesh. The farmers they work with have testified informally that these seeds are not suited to the climate and soil of Bangladesh and involve them in severe losses\(^10\). Farmers’ losses have been exacerbated by the fact that these seeds require a level of technological know-how which most do not yet possess. There are also more general concerns about the general impact of

\(^9\) See Appendix 6 for the main reasons for NK’s opposition to export-oriented industrial shrimp production.

\(^10\) A group of farmers in Rajshahi district have on their own taken one of the larger NGOs in Bangladesh involved in distributing these seeds to court. The case is pending.
‘terminator’ seeds in making farmers dependent on global markets in seeds and hence vulnerable to its vicissitudes in an area of basic food security. There are also concerns that the spread of terminator seeds will crowd out local varieties, with adverse implications for bio-diversity in Bangladesh. Locally-grown seeds, as well as seeds which have been adapted to local conditions (such as IRRI-28, BR-3 and IRRI – 11) are not thought to reduce bio-diversity in this way. These seeds can be stored, sold and planted by farmers.

3.4.3. Political action

Participation in political decision-making is clearly a central element of any model of social change that seeks to empower the poor. Given the centralised nature of the government in much of the post-independence period, NK faced a choice in its early days as to where to focus its energies: around activities related to national parliamentary elections or around localised union councils. For obvious reasons, NK has focused on the union council, the government body closest to its membership, dealing with matters it was most likely to understand and the consequences of which impinged most directly on their lives. By contrast, what took place in the national parliament appeared to be both remote and beyond its capacity.

However NK’s early involvement in local elections was highly sporadic and it became clear by the late 1980s that its strategy of fielding one or two candidates at a time for union elections was having very little impact. NK groups began to discuss the need to have a more systematic presence in local election campaigns. The decision was taken to either put up more than one member in any union or else to go into alliance with other pro-poor candidates in areas where it was not strong enough to put forward its own candidates. It has had some success at local elections. In the 1997-98 local elections, for instance, NK fielded 130 candidates, of which 58 were elected, 35 men and 23 women (see Table 5.13). In recent months, NK workers have organised public meetings in a number of thanas to provide public education on the nature of union councils, the role of union members and what constituents could expect from their local representatives.
NK group members have now begun mobilising in the run-up to national elections, disseminating information about the platforms of various candidates among the local electorate and questioning them in public meetings on what they intend to do for the poor. In a number of localities, they have set up watchdog committees to monitor and co-ordinate elections at the local level to resist any attempt by political parties to buy votes from villagers. NK group members we interviewed in Char Jabbar offered the fact that they no longer ‘sold’ their votes as an indicator of their greater awareness. In 1999, local MPs attended a meeting organised by NK groups to explain their position to group members. This is the first time that MPs have made themselves available to such a constituency.

As member of ADAB, NK helped to design materials for its voter education programme for national elections in 1991, 1996 and now for the June elections due this year. NK has participated directly in voter education in the areas in which it is active as well as helped to train teams which have been recruited to undertake nationwide training. In addition to this, the Government has appointed NK as the implementing organisation in Bagatipara thana in Rajshahi for a special voter education project for the Bangladesh Election Commission aimed at improving the electoral process in the forthcoming elections. It will be seeking to educate voters on democracy, elections, accountability and their basic rights as voters.

3.4.4. **Legal action**

NK’s activities on the legal front emerged out of its activities on other fronts and cuts across them. Social mobilisation work of the kind that it engages in inevitably brings the organisation and its members into direct confrontation with local power structures. While local government officials sometimes seek to portray NK as a disruptive force within the rural community, it should be noted that much of NK’s brushes with the forces of law and order are of a defensive rather than offensive nature, a response to the ‘unruly practices’ of local elites rather than confrontation for its own sake. According to the NK co-ordinator, these unruly practices have changed in form over the years. While rural elites continue to rely on armed lathials (muscle-men) to keep the poor in their place and to undermine any form of collective struggle, they are increasingly resorting to the use of false litigation and police harassment to achieve
the same ends. There can be up to 5 or 10 false cases lodged at any one time against individual group members. If such a case is lost, this will entail imprisonment for the individual. Cases against NK members are most often lost in the district magistrates courts which are notoriously more susceptible to undue influence and bribery. However, NK has won every single appeal it has taken to the higher court (see Table 5.14 for information on NK’s legal activities).

However, regardless of how these various encounters with the forces of law and order are resolved, they impose NK and its members in a variety of different costs. They have to spend time in police stations in cases of false arrest; they lose more time when they attend the courts when, along with foregoing their earnings, they incur the additional costs of food and transportation. Family livelihoods are affected more badly when a member is imprisoned for any length of time. In addition, of course, there are legal fees to be paid. These costs are met in a number of different ways. NK groups generally contribute part of their savings towards meeting such costs for their members and also raise funds locally for specific purposes. However, their efforts are rarely sufficient since a case can be lodged against several group members at a time, multiplying the burden on any single group. In such situations, groups apply to NK head office for legal and financial support through their committee structure. These central legal support funds used to be made up of 1% contribution of their staff by all NK staff. However, given the burden of legal costs it is incurring, NK has recently started to earmark part of its budget for this purpose.

NK also provides other forms of vital support to its members in the form of legal services, mediation with the administration and police and building support for their cause with local media and civil society. In terms of legal services, NK sometimes use legal aid organisations such as Ain-o-Kalish Kendro, Bangladesh Legal and

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11 There are likely to be a number of reasons for this. One is that economic growth and diversification of livelihood opportunities in the countryside means that the poor are less dependent on the patronage of the wealthy than before so that the latter can no longer count on a captive pool of dependent labourers. The other is that in areas where there has been social mobilisation of the poor, the numbers willing to be hired to intimidate other poor people are likely to be less (see, for instance, Box 2).
Services Trust and the Bangladesh Society for the Enforcement of Human Rights. In such cases, legal costs are borne by the organisation, while the rest is provided by group savings, the staff contributory fund and NK’s legal aid funds. However, given most of these organisations already have a heavy case load of their own and are in any case, most useful on issues of domestic and family problems. Consequently, NK has its own network of local lawyers to whom it pays a subsidised fee. Relationships with these lawyers have been built up over time and they provide NK crucial support at district level since most socially committed lawyers also play a leadership role in their own towns.

Although the majority of cases involving NK staff and members have involved land related issues, its legal activities have also addressed other social and economic issues as well. NK groups have initiated cases against perpetrators of violence against women, including rape and dowry-related murder, against corrupt officials on public work programmes, against issue of fatwas which force implementation of illegal verdicts on local issue, mainly involving women and to preserve water bodies against illegal encroachment by shrimp industrialists.

3.4.5. Advocacy and alliances: local, national and international

The direct presence of NK group members and their ability to articulate and claim their rights is strong up to the thana level, but gets progressively weaker beyond this level. NK has sought to compensate for this through a number of different strategies at the national level. These include:

♦ building supportive coalitions for specific issues as well as on a more sustained basis
♦ carrying out public interest litigation
♦ leading and participating in campaigns of local, national and international significance
♦ participating in policy making processes in an advisory capacity
♦ organisation of local level consultations to influence public policy
To support its efforts on behalf of its members at the local level, NK follows a policy of building alliances with groups of lawyers, journalists, teachers and other influential citizens in a number of district towns. These allies provide advice, publicity and various other forms of support to NK staff and groups. However, the success of this strategy has varied. It has been particularly effective in Modhupur and Khulna but less so in Maijdi in Noakhali. Success partly depends on the nature of local issues but also on the economic configuration of the local power structure. In Khulna, NK groups mobilised to assert their rights to khas land and to resist the encroachment of salt-water shrimp cultivation on their farm land. In Modhupur, they resisted the private appropriation of common property water bodies and their conversion into agricultural land by local landlords. In both contexts, appeals to wider community interest in the preservation of the environment, concern about the loss of poor people’s livelihoods, both farmers and fisherfolk and outrage over human rights violations served to generate widespread support for NK’s among local citizens. In Maijdi, however, while NK’s campaigns involved both the landless rights to khas land and resistance to the spread of illegal shrimp farming, it was in direct opposition to the powerful, urban-based entrepreneurs who were involved in shrimp cultivation and were able to undermine support for NK among local citizens.

At the national and international level, NK has undertaken advocacy and alliance-building on a range of issues which have come to the forefront as a result of its activities at the grassroots level. Hence its focus on land issues, shrimp industry and environmental-related issues as well as on battling the forces of fundamentalism. The Co-ordinator, both in her personal capacity as well as her status as past Chairperson of ADAB, the umbrella organisation of all NGOs in Bangladesh, plays a prominent role at the national level. Other senior staff also participate in various national level forums. This level of participation at the national level by senior staff is only possible because of the decentralised structure of NK and the high degree of self-management at the local level. Some of NK’s activities at the national level are described below.

*Land reform and land use policy (1983-1987)*

Along with direct support to landless groups in their struggle for khas land, NK channelled its efforts into changing government policies with regard to khas land
distribution. In 1983 a Land Reform Commission was set up by the government to reassess land legislation and land rights. This was NK’s first involvement in government policy. NK was invited, along with other NGOs and researchers, to present its views to the Commission. The Commission in turn visited a selected number of areas as part of its investigation of which NK’s area of operation in Noakhali was one. NK groups all over the country also responded to the Commission’s questionnaire on this matter. The 1984 Land Reform Act was enacted as a result of this Commission. In 1987, a policy for distribution of khas land to the landless was the first step in implementing this act. NK was a part of the core team that helped to formulate the principles and guidelines which are still in operation today. The government has set up a national level committee at the Ministerial level to oversee the distribution of khas land in the country. It has also formed committees at district and thana levels. The co-ordinator of NK is a member of the national level committee. NK is also the lead NGO in six thana level and two district level committees.

Two years ago, the government decided to set up a national level Steering Committee for preparing a Land Use Policy to prevent encroachment on agricultural land by shrimp farming, the location of industry, township and urban settlements etc. NK was a member of this committee and helped to draft a policy in collaboration with ADAB and ALRD. This has not been a successful initiative.

NK is also supporting initiatives by ALRD and ADAB in advocating reform in land administration. Recently, Asian Development Bank has taken up a project called Modernisation of Land Administration which is aimed at tackling some of the problems in land administration outlined in Box 1. NK, ALRD and ADAB have initiated a dialogue with ADB reflecting concerns that without a more participatory approach to the project, it was unlikely to yield equitable outcomes.


Nijera Kori was at the forefront of lobbying and advocacy against the Flood Action Plan at both the grassroots level through its group members and through various civil
society organisations at local, national and international level. This was a proposed 10 billion dollar project to build infrastructures, such as embankments, provide flood protection. Opposition to it was based on concerns about its environmental as well as structural soundness, the absence and inadequacy of impact assessment carried out and the fact that there had been no real consultation at any level (Adnan, ref).

The role of Nijera Kori in FAP-20 [a compartmentalization pilot project in Tangail] was one of the major achievements of numerous lobbying activities of the organization. The people's mobilization in Tangail against FAP-20 brought this issue up to the European Parliament where the activists, planners and members of the EU concluded with a demand for moratorium of all construction components of FAP. The FAP co-ordination office and the Master Plan office have since been wound down and a new Water and Resources Planning Organisation has been set up in order to oversee all planning in the water sector. As a result of lobbying by NGOs, including NK, three new and important elements have now been integrated into such planning:

i. greater people’s participation has been made central to all planning
ii. the emphasis on structural solutions has given way to a greater emphasis on a concern with social and environmental impacts
iii. priority to the domestic use and safe supply of water in current planning in contrast with past practice when water projects were almost entirely equated with production-centred irrigation projects.


Nijera Kori was active in helping to formulate the National Environmental Management Action Plan (NEMAP). This provides a national framework for integrating development and people's participation and has been acclaimed by national and all international governmental and non-governmental organizations as one of the most successfully accomplished planning process. NK mobilizes opinion in support of NEMAP; as an integrated, forward-looking, cross-sectoral and multi-variant environmental planning process, it represented a new approach to planning. Nijera Kori was engaged in organizing media campaigns, conducting consultative workshops and dialogue at both grassroots and national level to facilitate the process.
NK’s co-ordinator and senior staff were members of the core group of NEMAP process.

_Campaign against Industrial Shrimp Production (1990 to present)_

NK's campaign against industrial shrimp production has moved from local to national and then to international levels. At the national level, it has sought to heighten awareness on this issue among government officials and donors in order to ensure that new policies are put into place which are environmentally viable and do not displace poor people’s livelihoods. Their main thrust is that if shrimp farming has to be done, it should be restricted to areas which are non-agricultural, rather than fragile ecological zones, and that fishing communities’ access to water bodies is not jeopardised. It should be noted that lobbying around the adverse effects of the shrimp industry has prompted DFID to commission a separate study on the livelihoods and environmental consequences of the shrimp aquaculture component of the Fourth Fisheries Project. And we have already noted that it has initiated public interest litigation resisting expansion of shrimp cultivation in Polder 21.

At the global level, NK is part of networks linking people of the producing countries and consumer countries, including Sweden, Ecuador, Britain, Honduras, Philippines, Sri Lanka and India. NK is now a direct partner and one of the constituting organizations of ISA-Net. (Industrial Shrimp Action Network). This consists of lawyers, scientists, researchers and activists from both north and south who work in consumer campaigns in the north and support local action in the south, lobbying with the major organisations giving support to the industry, including the World Aquaculture Society, the FAO, the World Bank, ADB.

Two years ago, NK worked with BELA to initiate its first public interest litigation against the government for non-compliance of its own policy of distribution of khas land among the landless. There has been a stay-order in NK favour. The second PIL was initiated in October 2000 over Polder 22. This had been declared a shrimp-free zone by the government in 1989. In September, the Minister of Fisheries issued an order to the District Administration to lift the ban on shrimp farming. NK has now issued a PIL and the verdict was a show-cause on the government and a stay-order on
the Ministry. The ministry immediately reissued another order negating his first, and restoring Polder 22 to its original status. NK is increasingly likely to be involved in public interest litigation in the future as a way of multiplying the effectiveness of collective actions at the local level. (See Appendix 06)

Sunderban Bio-diversity conservation project (2000-2001)

The Sunderban Bio-diversity Conservation Project is financed by the Asian Development Bank. In collaboration with CEN, NK has developed a watchdog group in order to monitor the project in terms of its risks to the environment and wildlife and its effects on the livelihoods of the poor. A blueprint for action and frameworks for ensuring people's participation has been raised on the national agenda as a result of NK's role within CEN. A media campaign was launched and a critical review of mitigation and rehabilitation components under the proposed project is underway. A close monitoring with the help of CEN members has already opened up a process of discussion with project authority.
4. **ANALYSING IMPACT AND SOCIAL CHANGE IN THE CONTEXT OF NIJERA KORI**

4.1. *The role of information in development organisation*

In a recent paper, Hulme (1997) points to ‘proving’ impact and ‘improving’ practice as two distinct rationales behind the collection of information by development organisations. The first, largely carried out for the benefit of external funders, is to ‘prove’ the occurrence of positive impacts in order to demonstrate money well-spent. Logical Framework analysis, now widely used in the donor community to underpin funding arrangements with different organisations, is currently the primary means by which donors seek to ensure the provability of impact. The second rationale for the collection of information reflects the organisation’s desire to learn from its own experience and improve the design of its programmes. We could add a third rationale for seeking information about an organisation which is the contribution such information can make to the broader learning process within the development community about the role of development practice in bringing about social change. These various rationales need not be mutually exclusive, but the precedence given to one or other will obviously influence the process and methods by which information is generated.

As an organisation which seeks to promote equitable development based on the collective empowerment of the poor, NK differs radically in what it seeks to achieve from most other development NGOs in Bangladesh which stress poverty reduction through individual accumulation or welfare improvements based on service delivery. The on-going documentation of its activities and achievements, along with periodic assessments of its impacts, is likely to provide valuable insights into how this very different model of social transformation unfolds in practice. While NK’s current information gathering efforts are largely geared to its own internal learning and improvement efforts, they could be reoriented to make a contribution to the wider learning objective as well. In this final section of the paper, I will be drawing on some of this internal information, summarised each year in its annual reports, as well as the
secondary literature cited in this paper to provide a preliminary consideration of what they tell us about the nature of social change associated with NK’s activities.

I will also be using this information to reflect on the model of social change implied by Logical Framework Analysis and hence its usefulness as a tool for planning and evaluation by a ‘social movement’ organisation like NK. The ‘logic’ required by Logical Framework analysis can help to strengthen certain aspects of organisational activity by, for instance, promoting systematic thinking about the relationship between the overall ends of an organisation and the means available to achieve them; by drawing attention to the costs incurred in achieving certain ends; by helping to differentiate between the different levels of causality underlying social change (outputs, outcomes and impacts); and by encouraging the explicit consideration of explicit consideration of the assumptions underlying organisational strategy and of the risks it is likely to encounter in practice.

However, LFA often ends up as means of control by external funders. By privileging ‘product’ over ‘process’, it has become associated with the view that all development activities and impacts can be predicted in advance by a narrow range of ‘objectively verifiable indicators’. In practice, such indicators can serve to obscure, rather than illuminate, what an organisation has actually achieved. And where the organisation is committed to fighting for the rights of the poor, LFA may help to promote an organisational culture that is extremely destructive of organisational goals. For instance, the ability of an organisation like NK to promote the empowerment and self-organisation of the poor depends critically on its ability to be responsive to the needs and capabilities of the groups it is working with. While NK may have an influence on how they perceive their goals and priorities, the pace at which they mobilise, the issues they choose to mobilise around at the extent to which they are able to realise their goals cannot be determined in advance by NK. Instead they will reflect judgements made by different groups, their strength of their leadership and the nature of constraints and opportunities which characterise the different contexts in which NK works. Imposing a pre-determined set of target indicators to measure NK’s achievement of its purpose and goals may end up skewing organisational activities in the field in the effort to meet these ‘targets’, forcing the pace of change on some fronts to the neglect of others.
4.2. Documenting achievements

The information collected by an organisation, whether to prove impact, improve practice or contribute to the wider understanding of social processes, generally relates to specific ‘moments’ in the on-going flow of its activities: its inputs, outputs and costs, its immediate or short-term achievements and its wider or longer-term impacts. Such information will vary according to whether it is, or could be, quantified. Some of the information will relate to anticipated achievements and impact; others will be unanticipated. Some of these anticipated changes can be predicted in advance; others reflect uncertain and unpredictable processes. Together, these various kinds of information help to map out how an organisation operates in practice, what it is able to achieve, where it falls short and how it contributes to on-going processes of social change.

In the case of NK, as with most development organisations, information on inputs is quantifiable, straightforward to collect, and obviously necessary if the organisation is to keep track of its efforts and expenditure. Also relatively unproblematic is information on certain concrete ‘outputs’ which reflect the organisation’s immediate efforts and lend themselves to measurable indicators which can be determined in advance: number of male and female groups formed each year, number of group meetings held a month; number of group members trained at different levels and so on. However, when we move on to consider how these outputs contribute to the organisation’s purpose and goals, the issue of measurement becomes more complicated in terms of what can be measured, what can be anticipated and what can be predicted.

NK may have certain trajectories in mind, but it will not be able to determine the pace at which outputs translate into achievements which purpose and goals. For instance, the graduation of groups from primary to secondary and then to advanced levels is one route by which NK measures the success of its strategy for building the organisational strength of the poor. However, the pace at which it occurs cannot be determined in advance because it depends, not only on NK’s own efforts, but also on forces outside its control. Similarly, the participation by group members in various formal and informal committees; the number of group members standing for, and elected to, union councils; the number of false cases against group members
dismissed by the court and so on are all achievements which are in accordance with NK’s stated objectives. In that sense, they are anticipated and measurable indicators of its effectiveness in the field, but the pace at which change occurs in these indicators cannot be determined in advance because it does not depend on NK’s efforts alone.

In addition, however, there are other impacts, positive as well as negative, which may not necessarily have been anticipated. Thus, while NK may have anticipated that its group members would be willing to conduct their own shalish in cases of conflict, it may not have anticipated the growing acceptance of ‘group shalish’ among non-group members. These unanticipated effects in part reflect the fact that social mobilisation of the kind that NK is engaged in is an open-ended process where certain achievements, which may have been anticipated, then open up the possibility, and provide the leverage, for other unanticipated achievements. Women may begin breaking the taboo about being heard in the public domain by appearing in group dramas along with men, one of the more routine activities of NK, and then use the self-confidence in the public domain to begin to participate in the village shalish12. Such changes need to be incorporated into organisational as well as wider learning but they will require staff who are trained to collect information on the basis of an analytical understanding of social change, rather than predetermined indicators of change. It is the presence of such staff in NK’s field-based activities that explains why these changes have been picked up in its Annual Reports.

The value of documenting examples of unanticipated changes as they occur, first spordically and then more regularly till they crystallise into a discernible new trend.

Finally, NK’s Annual Reports also provide information on achievements which cannot be measured easily, at least not on a routine basis by programme organisers: the growth of feelings of solidarity among group members; growing self-confidence among women; decrease in domestic violence; women’s greater say in household

12 An example of this process by which anticipated achievements then give rise to further unanticipated ones from the Indian context relates to the accounting skills women acquired through their involvement in microfinance self-help groups and which they were then able to use to deal with local budgets as representatives of local government (personal communication, Jane Rosser).
decision-making. These are important and may even be anticipated changes, but they reflect intangible processes which are difficult to observe and measure. Attempts to do so would be extremely time-intensive and carry the danger of altering the nature of the relationships between staff and group members. Such changes are better captured by qualitative and participatory approaches than through routine monitoring.

4.3. **Wider impacts and externalities: the problem of measurement**

I have focused so far on those achievements which relate very directly to NK group members and their families. There are also secondary impacts, many of which spill over into the wider community; some of these reflect NK’s purposive activity; others are unanticipated effects, changes in norms and practices as a result of NK’s extended presence in an area. Examples of these wider impacts have cropped up in the course of the discussion. They occur frequently enough in the various studies consulted to suggest that they are not isolated incidents, but constitute wider processes of social change. They include:

- higher wages for all in areas where NK groups have engaged in successful collective bargaining
- reduction of illicit payments to health officials and reduction in other forms of public sector corruption
- more regular attendance by teachers when NK members become members of school committees
- construction of schools in areas where they did not exist and registration them with the government
- demonstration of the power of the organised poor to other poor people as well as to local elites
- reducing the incidence of dowry, violence against women and other practices which reinforce the subordination of women
- reducing the use of religion to discriminate against women and making certain areas fatwa-free
- reforming the informal delivery of justice and instituting alternative mechanisms of delivery which are not loaded in favour of the elite
- promoting pro-poor membership of local government structures
- resistance of industrial shrimp production to protect the environment and poor people’s livelihoods.

These impacts can be seen as entailing changes in the ‘intermediate’ structures of constraint, in the rules, norms and practices of the institutions which determine the allocation of resources, opportunities and power within the local community. There is a limit to what a single organisation working in a limited geographical area can do to translate such changes into longer-term and more sustainable changes in the deeper structures of constraint. However, there is evidence that Nijera Kori, along with other socially-aware organisations working with the rural poor, have benefited from changes taking place in the wider economy and been able to achieve important changes in the political culture of the country.

Some hint of this can be found in Westergaard and Hossain (1999) who suggest that economic development in many areas of rural Bangladesh has meant that the poor are not as dependent as they were on landlords for work as there has been a diversification of economic opportunities. Nor are they dependent on them for credit, partly because of the improved earning capacity and partly because of the proliferation of microcredit organisations. This has led to a breakdown of earlier patron-client relationships as poorer sections of rural society no longer see an advantage in blind loyalty to powerful elites. And where organisations like Nijera Kori have been able to engage in social mobilisation, the poor have become a political factor to be reckoned with.

However, the main point I want to make in relation to LFA is that not only can these impacts not be known in advance, but also that they are not evenly distributed across the organisation or over time. Consequently, the idea that a set of organisation-wide indicators of achievements can be decided in advance is unlikely to be very realistic in practice. Some areas, and some groups, are more active and effective than others. Even within a given area or group, the process of change is unlikely to be smooth, unidirectional and linear over time. Some groups, and areas, which had been characterised by high levels of activity and engagement could over time become passive and fragmented; others remain relatively inactive for an extended period and
then demonstrate a remarkable level of activity. This is to be expected in any process of social transformation.

However, understanding why they occur throws light into some of the ‘misplaced assumptions’ and ‘unavoidable risks’ which are inevitable for an organisation like NK which is attempting to bring about social change. As Figure 3 suggested, some of these are external to the organisation and hence beyond its control. Others reflect organisational factors and hence may be open to some modification.

External constraints relate to the political economy of in particular areas and the particular power configurations which characterise it. The extent to which the local configuration of power is dominated by a few powerful landlords rather than many smaller ones, the degree of factionalism which characterises it, the ease with which NK groups can get justice from the higher courts in Dhaka than the more corrupt district magistrates’ courts are all factors which affect the capacity of the landless to mobilise on a sustained basis.

In addition, there are factors in the local economy which may also play a role. Rao and Hashemi suggest that NK groups tend to be weaker in areas where there are a lot of other NGOs in operation, particularly those distributing credit, since such activity undermines the collective action on the part of the poor. NK may also find it difficult to organise in areas like Dilduar which are flooded for half of the year, where local employment opportunities were scarce and where male outmigration is frequent and increasingly abroad. Impact may vary with local context in that some issues generate far greater activism than others. Struggles over control of khas land is not merely a bread-and-butter issue for dispossessed groups, but also a matter of life-and-death. Resistance to local money-lenders, on the other hand, or exposure of corrupt government officials has led to more incremental forms of change and may lead to less group activity.

Unevenness of impact and of group sustainability may also reflect fall-out from the organisation’s strategy. In situations where landless groups have been struggling for many years without much success, where many have had to face arrest and even imprisonment, it is not surprising that individuals leave, often in large enough
numbers to require reformation of a group (Rao and Hashemi, 1999)\textsuperscript{13}. Christensen cites the example of one of NK most effective group leaders in his study area who dropped out of NK after spending a year in gaol and subsequently incorporated himself into the local patronage system.

The fact that NK does not offer any immediate material benefits, that it requires poor people to break with past relationships of dependency on patrons and to stand up for themselves, often at some personal and economic cost, is likely to have implications for the kinds of people who become NK members. Its self-identification as an organisation for the poor, the absence of any immediate economic gains and the intangible nature of the resources it offers is likely to lead to a process of self-selection into NK membership, which excludes the better-off and appeals to the very poor. At the same time, the very absence of immediate economic gains may discourage the participation of the extreme poor, particularly if NK groups membership jeopardises precarious survival strategies which depend on maintaining the patronage of powerful sections of village society\textsuperscript{14}. On other hand, the success of NK in generating solidarity and social capital among its group members may make it appealing for aspiring political players who will seek to co-opt its groups for their own ends.

Finally, unevenness in organisational effectiveness also reflects factors internal to the organisation. More than other development organisations, organisations like NK rely on the commitment, dedication, hard work and leadership skills of its staff. They also rely on the capacity of the staff to put up with living conditions which do not differentiate them too greatly from those who they work with. Such qualities have to be nurtured carefully over time and even then, the human factor means there is no

\textsuperscript{13} NK is aware of the price its members sometimes have to pay in terms of harassment at the hands of local landlords and the police and has the likelihood of exhaustion and dropout. It has tried to anticipate this problem by building up second and third tier leadership within groups, both to ease pressure on group leaders and so that there is someone to take up the role if group leaders drop out or are imprisoned.

\textsuperscript{14} This possible exclusion may be yet another reason why non-NK households appeared to be marginally worse off than the already extremely poor NK households.
guarantee of success. What it does mean is that NK needs to constantly invest in staff capacity and ensure that they are provided with the support, human, financial and infrastructural, which they need to carry out their responsibilities to the best of their ability. In an era when NGO workers are often far better paid than government officials, the ability to hold on to good workers by an organisation like NK has proved to be real constraint.
5. CONCLUSION: NK AS AN AGENT OF SOCIAL TRANSFORMATION IN BANGLADESH

NK is different from most development NGOs in Bangladesh in that it does not see its role as that of an alternative provider of (financial and social) services to either the state or the market, but as an agent of social change, working with the poor to operationalise their rights in the political, economic and social sphere and putting pressure on state, market and community to ensure that this happens. It does this through the provision of intangible resources, such as information, ideas and knowledge, and the promotion of new social relationships among the poor in order to build their ‘collective capabilities’ to mobilise on their own behalf. In this concluding section, I would like to reflect more broadly on the role of an organisation like NK in bringing about social change in the context of Bangladesh and what lessons there might be for the larger development community.

Social change in Bangladesh reflects changes in a number of different spheres. There are changes in the economy, some of which we noted earlier: diversification of economic opportunities and reduced levels of poverty, which in turn reflect, changes in the wider macro-economy. There are changes in the political sphere, the transition from military rule to a shaky democracy. And there are obviously changes in the social sphere, as rural communities move from patronage-based social relations to market-based ones. While many of these changes have reflected the workings of economy and society, others have been the product of a purposive effort to influence the direction and quality of change. The thriving NGO sector in Bangladesh has clearly been active in these efforts. By providing alternative models of social relations, often based on horizontal forms of social capital, in place of earlier hierarchical forms, by disseminating new norms which help to counter older, disempowering ones, NGOs can be credited with helping to democratise the processes of social change.

However, as we said at the outset, NGOs do not constitute a homogenous sector and it is worth reflecting on what their differing visions, goals and strategies might imply for the kind of society that Bangladesh is evolving into. Here I would like to pick up, and
elaborate on, the point made by Rao and Hashemi (1999) about the distinction between NGOs which focus on individual empowerment, usually through economic improvements, (of which alternative financial institutions are the obvious example) and collective action, based on social mobilisation, which is the model characterising NK. At the level of deeper structures, these differences reflect competing versions of social reality (Kabeer, 1995).

One version is the ‘liberal-equilibrium worldview’ which envisions society as made up of members who share the values of possessive individualism, the pursuit of a greater share of material goods. Because the availability of material goods is finite, individuals will always be in competition with each other, but fundamental structural conflict is ruled out. Change is incremental and evolutionary, the product of individuals adjusting to new constraints and responding to new opportunities. The other version, the ‘critical conflict’ perspective is is closer to NK’s own. It focuses on structural inequalities in society and seeks to explain how dominance and oppression are maintained. Change comes about as the result of systemic conflict and the goal is to ensure radical transformation of the system itself rather than reforms that leave inequalities intact.

There is a fairly persuasive body of literature to suggest that the individual material resources distributed by various NGOs, such as credit and access to social services, have played an important role in bringing about change in the lives of the poor and marginalised. (Hashemi et al.; Kabeer, 2001; other refs). Studies of micro-credit, for instance, point to both economic changes (improvements in income, diversification of livelihoods and risk, accumulation of assets etc) as well as social changes, some of which have also been reported in relation to NK (eg. investments in children’s education; closing of the gender gap in education; improved health care practices; female mobility; reduced reliance on moneylenders or landlords). While these changes start at the level of the individual, many spill over into the broader community.

However, what these NGOS have failed to do is to have much effect on the deeper structures of inequality which have generated the processes of marginalisation and the violation of rights in the first place. Some (like BRAC) work to increase people’s awareness of their rights, but information does not automatically translate into
systematic collective action to operationalise those rights. Consequently, the structures which lead to the denial of even basic human rights remain intact and the improvements in individual lives brought about by service-oriented NGOs are constantly undermined and set back by various forms of unruly practice on the part of more powerful sections of society. While the government would appear to be the obvious institution to counter these unruly practices, widespread corruption and lack of accountability has meant that it is in fact a part of the problem.

At the same time, there are studies to suggest that the ability of NGOs to mobilise around service rights and build consumer demand is often compromised by their own role in service delivery. A recent World Bank report on corruption in Bangladesh made this point, noting that while NGOs can play an important role in monitoring and checking government corruption, they are likely to be most effective when they do not attempt to combine this watchdog role with participation in government-funded development and service delivery programmes (p iv.). It is also made by Thornton et al, who note that there is a basic tension between NGO service delivery organisations (whether government funded or not) and their capacity to demand accountability and responsiveness from public sector services. In the health stakeholder committees being established under the Health and Population Sector Programme, organisations that were themselves involved in providing health services alongside government were found to be more diffident and restrained in building an effective ‘user’ committees because such demands for accountability could just as easily be turned on their own service provision.

This is precisely the rationale behind NK’s approach to the organisation of the poor. It focuses its energies on those sections of the society that are excluded not only from government selective efforts to improve the lives of citizens but also those of service-oriented NGOs which often fail to reach the very poorest. Where either government or ngos have sought to reach out to the very poorest, their efforts have tended to be along welfarist principles which do little to ensure the dignity and sustainability of poor people’s livelihoods. In contrast, NK offers a rights-based approach to the issue of poverty and injustice, seeking to empower the poor, to build up their self-reliance and promote their capacity to challenge the systemic nature of the inequalities. Its attempt
to bring about social change is a purposive one, based on the collective agency of the poor rather than left to ‘unintended consequences’ of economic empowerment.

Its decision from the outset to eschew direct participation in the delivery of services of various kinds was informed by its ‘belief, confirmed by its own experience that it is more appropriate and indeed possible to persuade and enable such services to be provided by government and other providers and to focus solely on the development of informed demand and social pressure by people’. As a result, it has been able to concentrate on building group pressure for greater accountability and responsiveness on the part of both government and NGO providers. Its groups are beginning to participate in various local level committees where many of the decisions which impinge on the lives and capabilities of the poor. In the longer run, it is to be hoped that they will begin to participate in the political decision-making processes through which the future of their country, its values and priorities, is decided.